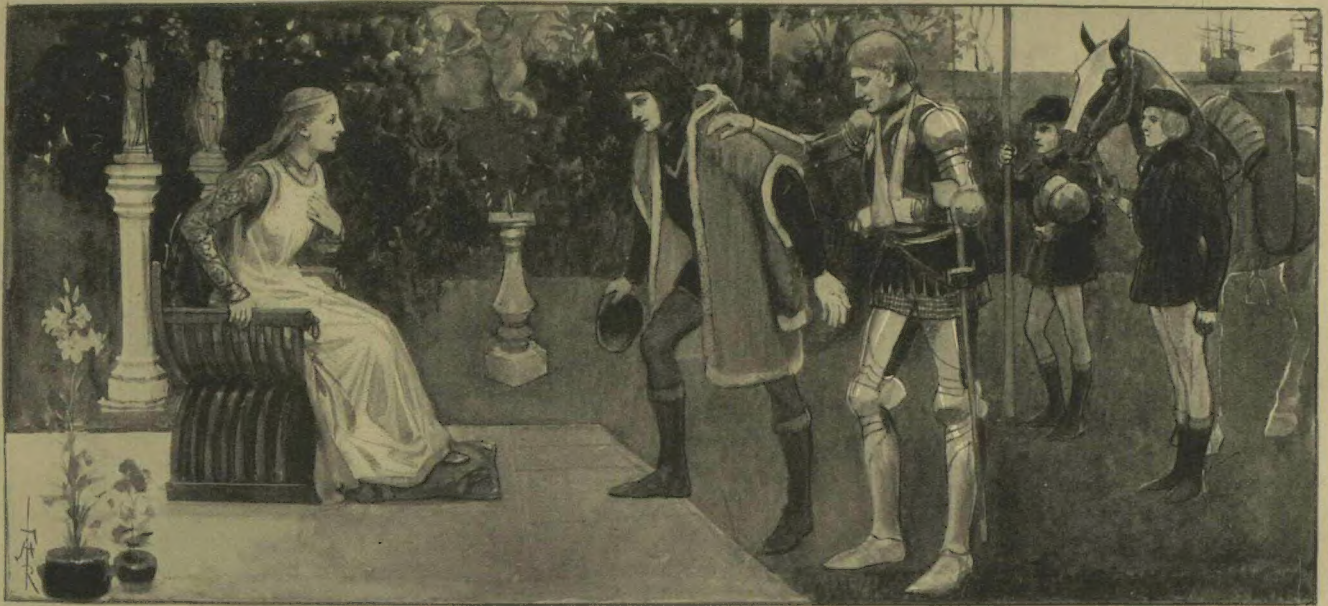


# THE FIVE YEARS' TRYST



BY WALTER BESANT

ILLUSTRATED BY A. FORESTIER.

## PROLOGUE.

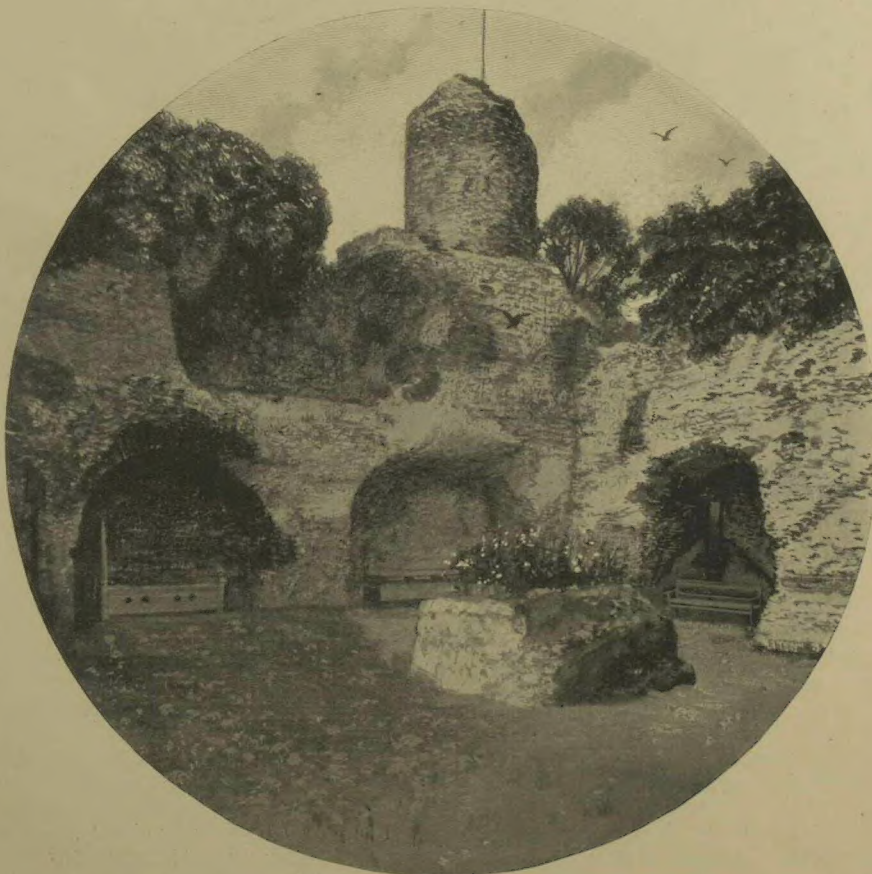
### IN THE KEEP.

THERE was nothing left of the Castle except the keep and part of a tower. Outside there was no trace of mound or earthwork or moat, or any out-works. Perhaps there had never been anything at all except the keep and the small tower which stood over the gateway. That might be one reason why the walls were twelve feet thick. They were of rubble and flint, and, looking at them, one asked how they had ever been persuaded to fall down, and what had become of all the rest. The broken walls stood roofless, with yawning holes where the beams had been placed, still twenty or thirty feet high, enclosing what had once been the inner chambers, one above the other, of the stronghold. In the lower part there were vaulted recesses which made one think of prison-cells: in one of these had been placed a bench and a rough table: in another were preserved the pillory and the stocks once belonging to the town adjacent: in a third was a stone coffin dug up somewhere in the neighbourhood. The floor of the keep was now a carpet of turf: a broad opening, where the wall had been completely removed, gave access.

The walls were clothed with flowers and creepers. Outside, the ivy clung in thick masses: where there

was no ivy, wild flowers took root and flourished. There were kiss-me-quick with its red blossoms, and the green pellitory with its tiny blossom, the wallflower on the top of the ruined walls; beside the wallflower long grasses—things of rare beauty and delicate colour; on a slope of broken rubble grew a young seedling ash; on another slope a crab-apple in blossom; and on the side clung the yellow stonecrop. Outside the keep, to the west, stood a

noble church, with its tower and spire, in the midst of a broad churchyard filled with venerable tombstones, which preserved the memory of none, because the names could no longer be deciphered, but reminded the living, if they chose to open their hearts and lift up their eyes, of the dead who had gone before—a wholesome reminder. On the south, beyond a meadow, the town began; but there was no "roar" of industry and trade: no grinding of wagon-wheels: no hammering of anvils: no shouting of men: a quiet and peaceful little country town where nobody made anything, and, except on market-day, nobody sold anything. On the east lay fields, and beyond the fields rose a long, low ridge of hill. On the north side, close to the keep, stood a red-brick Elizabethan house: a stately, spacious house, with square windows and gabled roof: a sunny, warm, and beautiful house: a house where there should be a gracious and



*There was nothing left of the Castle except the keep and part of a tower.*



dignified châtelaine. The turf grew up to the very walls of the house: wisteria, jessamine, Virginia creepers hung upon the walls, but not to hide them altogether; and on the grass were lilac, ribes, and all kinds of flowering shrubs.

And it was all so quiet, save for the things that mark the silence: the skylark above, the distant call of the cuckoo, the joyous note of the blackbird, the cry of the swifts from the steeple, the counting of the passing quarters from the church clock, the sheep-bell from some pasture-land, and the rustling of the ivy-leaves in the light wind of the early summer day.

It was all so quiet: the birds flew about the ruins, too much occupied with their own affairs to think about anything else: within the fallen walls wandered, unseen and unsuspected, the ghosts of knights and fair ladies who had once lived here in chambers dark and gloomy save for the light that flashed from arms and armour on the walls. They come and go, these ghosts: they do not see the ruins: for them the Castle stands strong and masterful, dominating the town: they sit within, the lords and dames: they do not find the chambers dark and

Suddenly the quiet was broken: suddenly, but not disagreeably, because there is always a musical note in children's voices. For the door of the great house was thrown open and three children came running out—two boys and a girl. The girl was a damsel with the long fair hair that we of this island love: the boys carried each a stick made into the rude semblance of a sword by tying a cross-piece of wood which furnished the hilt: each had on his left arm a square piece of wood tied with string: this made a shield.

They ran—the boys shouting, the girl laughing—across the road: they entered the ruined keep.

"Now," said one of the boys, "this is going to be a big thing. You won't



*One slipped and fell, and the other planted his foot upon his shoulder and cried, "Yield or die!"*

narrow: the place is not gloomy to them: it is their palace: it is their home. Let them come and go unobserved: we have nothing to do with ghosts of the long-buried past. Mine are the ghosts of to-day, which is already yesterday: mine is the present: mine are the moments which are even now flying from us. See! we catch a few and give them a resting-place in these pages: they make pictures for us, such as those that we borrow from the sunshine and imprison in a box.

The place was as quiet as if one stood in the middle of Dartmoor: as quiet as a tarn in the recesses of the Welsh mountains. The time was afternoon, an afternoon in early June, the sun slowly declining with the warmth of August and the freshness of May, a day when one is inclined to swear, by the sacred memory of the ancestors who made lovely ruins for us, that there is no climate like the English, and no loveliness of country, no sweetness of air, no fragrance and colour of flowers and of blossom, no azure of sky, to compare with the gifts and graces of such a day in this realm and isle of England.

often see a deadly combat like this. You're the Queen of the Combat, Nell. You sit there. You might be the imprisoned maiden, but"—he looked doubtfully at the pillory and the stocks—"I never remember any of them being in pillory while her champions fought for her. You'd better sit on the bench there. That's your throne. We are going to fight for you, remember, Nell. All you've got to do is to throw down your glove and say, 'On, valiant knights! And God defend the right!'"

"Come on. Let's get to the fighting," said the other boy impatiently.

"We've got to have names. You're Sir Brian. I'm——"

"Never mind the names. Come on. Look out, Nell. I'm going to make the feathers fly."

He rushed upon the foe without waiting for further preface. It was indeed a terrific combat: the shields were tough, and they received without flinching the most tremendous cracks: arms and legs came in for unguarded ones: the swords flew like lightning: the combatants leaped and sprang at each other, and



retreated and pressed on and retreated again, and shouted as they fought. And the joy of battle arose in their faces, which began with laughing, and now became set and resolute. It was a duel in earnest, in which the boys whacked each other with their sticks as if they had been players at single-stick for a prize at a fair. Their language—for they were not silent—was hardly knightly. Instead of crying "On, St. Denis!" "On, St. George!" they invited each other to enjoy the thwacks. "That had you, Frank!" "How'd you like that, Jack?" "There's a nasty one!" and so on.

The girl looked on, seeing the game, but not the joy of battle in its reality. And when one slipped and fell, and the other planted his foot upon his shoulder and cried, "Yield or die!" and the fallen knight cried, "Death rather than dishonour!" which was all in the play, the girl clapped her hands and laughed, and rose from her throne and said that it had been a gallant fight, and that Jack, being defeated, must give in, but that he should have his life spared.

"Now, Nell," said the victor—but this was not in the play—"I've beaten him, and you've got to marry me. Remember, you belong to me now! I've won you—what is it?—on the awe-struck field."

"The stricken field, you donkey!" said the other. "My foot slipped; and you haven't played as we arranged."

"Oh! never mind what we arranged. We had a good fight, and I won the prize. It's all right. You shall marry somebody else. Me and the Queen will give you a yard and a half of gold chain. I'll chop it off myself."

The conqueror was a boy of about ten, strong and well made, of a ruddy countenance and comely. One of his eyes was adorned with a darkish ring about it, one of those rings which were common in the days when Corinthian Tom and his friend Jerry roamed the streets at night: it indicated a recent encounter. The boy had, in fact, a friend in the town, a boy employed by a butcher, with whom he sometimes unbent, so to speak, in a meadow. He had also a small red scar on his cheek, the result of a gunpowder accident; and the top of the little finger of his left hand had vanished, leaving not a wrack behind. In a word, the boy was one of those adventurous spirits for whom life is full of incidents. Some boys go through school and through life with no incident at all, and no excitement. This boy got the full flavour out of the world by a succession of rows, fights, scrapes, adventures, and accidents. His progress through school was marked by daily rows: he was generally imprisoned after hours: he had many enemies, whom he loved deeply and fought continually: he was always having accidents. Sometimes as a child he climbed up high trees and had to be fetched down by the aid of a ladder: sometimes he fell into deep ponds: he came home covered with mud whenever he went out with clean things:

he always tore his clothes to pieces whenever they were new: he laughed in church: he checked big boys: every implement used in modern punishment was turned upon him.

"You spoiled it all—didn't he, Nell?" said the other rising. "I told you what to say. You didn't talk a bit like a knight."

"It was a very fine fight," said Nell.

The vanquished boy shook his head dissatisfied. "No rules," he said. "When knights fought there were the rules—like a game. You just said, 'Come on!' as if you were fighting Tom, the butcher's boy."

"All right, Jack," said the other cheerfully. "We'll have a tournament next time, and you shall lay down the rules."

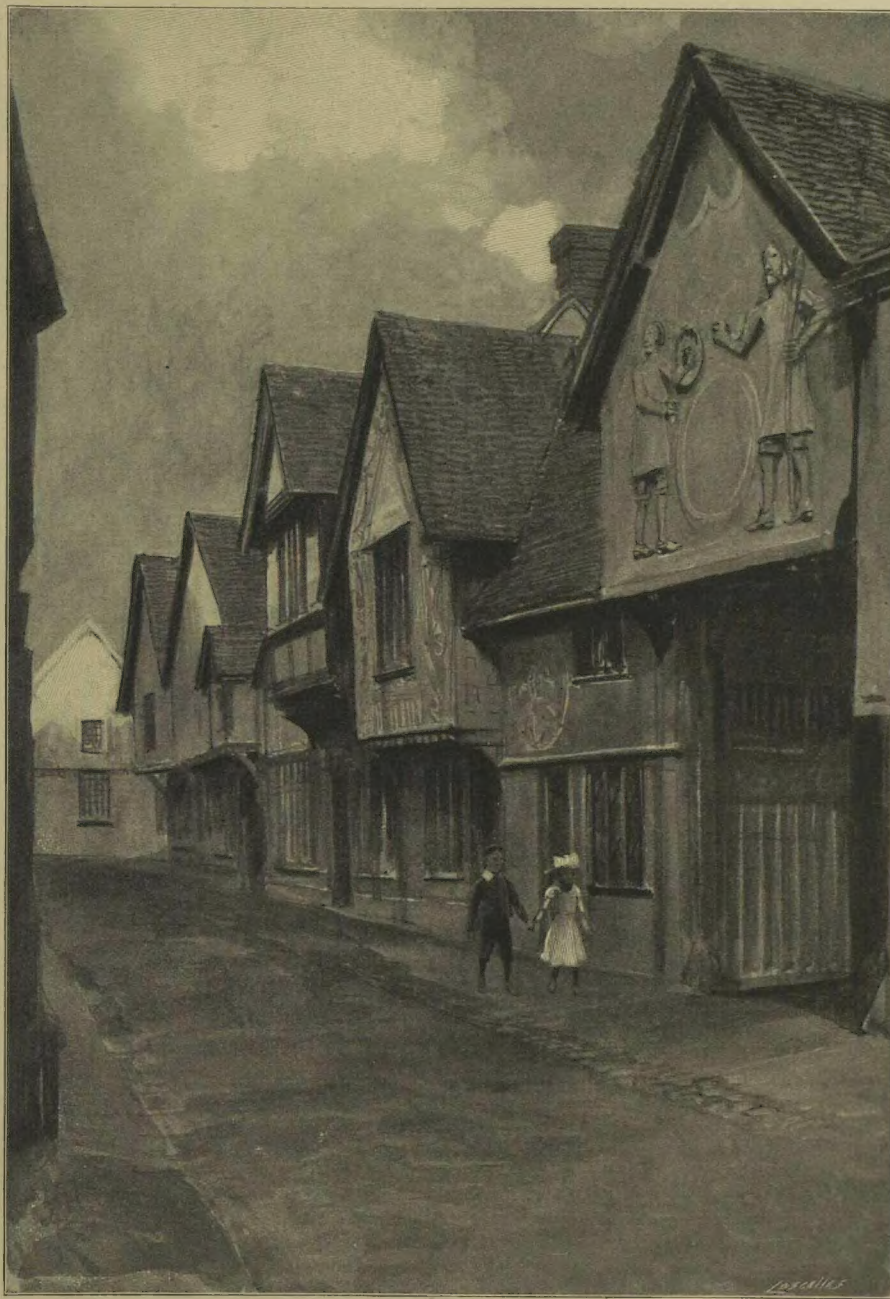
There are some boys who carry on their faces from childhood the stamp of bookishness. I believe that you can see it in the very cradle if you know what it is. Jack was the boy of books. He it was who invented the games and made up the plays for the rest to act: they were knights and noble ladies: they were pilgrims: they were men-at-arms: they were whatever this boy invented: and whatever he invented he took out of books, for he was always reading. A boy of slighter build than the other: his shoulders not so broad, his head not so square, his carriage not so aggressive and not so confident.

All through that afternoon of June the children played: presently a maid came out of the house with a tray, and they had tea on the table in the keep. After tea they put Frank in the pillory for another game, and Jack became the headborough who stood beside the prisoner until Nell begged him off. Presently the sun went down: the keep became very dark and rather cold: and it was time to go home.

As for Frank, he lived in the great house. "Mind!" he said. "We fought for you, Nell, and I won."

The other two walked away together, taking hands. They lived in the town. It was, as one might have guessed from the silence, a very dull and quiet place indeed. There was a High Street, which ran along one side of the town, as if it had nothing to do with it: a broad highway with a few shops and one or two large houses, so large that they seemed out of all proportion to the town. Jack belonged to one of these, that with the brass plate on it—Mr. J. A. Aylwin, Physician and Surgeon. But he turned out of the High Street with his companion into the town itself, which consists of half-a-dozen side streets and a Market Place.

In the soft summer twilight the Market Place looked picturesque and even mediæval. The Town Hall is a timbered structure, gabled, supported as to the front part upon square pillars: there was a restored cross, now a drinking-fountain, in the middle, which in the subdued light looked mediæval. Two or three stalls had been left standing. The old Inn at one corner, with its shell decoration over the door and its great bunch of gilded grapes hanging out from a sign, might have



*Presently they came to an old, old house—the oldest house in the town.*



been the Boar's Head, Eastcheap, so ancient did it look. The shops were shut and the streets were deserted: there was no sign of life in the place except the lighted windows of the Inn, with the red curtain behind and an occasional light in an upper window.

The two children crossed the Place hand in hand and silent. Twilight is a ghostly time to an imaginative child: it fills his brain with thoughts: it turns trees into giants with outstretched arms, and houses into castles, and open doorways into caves.

Presently they came to an old, old house—the oldest house in the town—very likely the oldest house in the country. The front was covered with plaster, and crossed with ancient worm-eaten beams: the upper storey projected: the two gables projected still more: the front of one gable was adorned by two strange figures in plaster, one armed with a sword and spear, the other carrying some kind of club: the entrance was a large square open way, big enough for a covered wagon, and within was a courtyard. The windows were casement, with diamond panes in leaden setting. The lower windows were lit up. The house was locally known as Oliver Cromwell's House, but it was a great deal older than his time.

"Good-night," said the boy.

There was a broad gateway leading into a courtyard where was the private entrance to the house. The door opening to the street was adorned with a square brass plate, on which was an announcement to the effect that this was the office of Mr. Emanuel Osbert, Solicitor and Commissioner of Oaths. This was the girl's home: in this ancient house she was growing up. If you think of it, a child brought up in such a house, where every room is full of the past, must look upon this world more seriously than one who lives in a villa of yesterday or to-day. For the latter everything is just beginning; the world is ready-made to her hand: for the former everything is a continuation. For the latter the future is a kind of lucky-bag: for the former the future has been prepared by the past and is shaped by the present. There are advantages, and perhaps disadvantages, in either position. For my own part I would choose the old house in the old town with the old ruins and the old church.

## CHAPTER I.

### THE SOCIETY OF THE GENTLEMEN OF ATHELSTON.

The ancient and venerable Society of the Gentlemen of Athelston met every Wednesday evening between October 1 and March 31. The place of meeting was Oliver Cromwell's House, the house of the President, Mr. Emanuel Osbert, Solicitor, Notary, Commissioner of Oaths, Coroner, Town Clerk, Clerk to the Justices, to the School Board, to the Guardians, and to the Vestry.

The Society was of such antiquity that its origin was unknown. It possessed no records: the members passed away and their Proceedings or Transactions were unknown. By some it was held that the Foundation was Elizabethan, for the encouragement of Poetry in that poetical age: by some that it was founded by Cavaliers during the Commonwealth, nominally for the Advancement of Learning, Poetry, Music, and the Fine Arts, but really for the maintenance of the loyalist spirit. Both traditions had the flavour of Learning, and this Society was certainly created for the Gentlemen of the town alone, because none but Gentlemen cultivate Learning, Poetry, Music, and the Fine Arts. There were no literary productions that could be adduced as the outcome of the Society. Even a Ballad to the eyes of Cynthia would have been something; or even a Gregorian Chant. But the town had no poets, no musicians, no distinguished persons of any kind, to boast of.

In the eighteenth century, when cards were the one recreation of the country town on winter evenings, the Society naturally played cards. They began with Ombre: they went on to Quadrille: then to Long Whist: and lastly to Short Whist. Something of the old form was maintained. The Society met at six—but in this old town everybody still dined in the middle of the day—and played until ten. At that hour the Society went downstairs to supper, which always consisted of cold chicken and ham, with a bottle of port. After supper the daughter of the house brought in with her own hands a bowl of that old-fashioned brew called punch.

There were only four members in the Society. These were the Vicar, who was also the Archdeacon; Sir Peter Elsing, whose Bank had Branches in all the country towns within a radius of twenty miles; Mr. Emanuel Osbert, the life President of the Society; and Dr. Aylwin. According to ancient usage and tradition, no other residents in the town were considered as qualified: the Manager of the local Branch, the two Curates, the Master of the Grammar School were not Gentlemen within the ancient limitations. Fortunately, there were no authors, actors, architects, painters, sculptors, actuaries or merchants in the town, so that the question of their right to be considered Gentlemen did not arise. Divinity, Land, Law, Medicine, the Services—these included formerly all the Gentlemen in the country.

The name of Sir Peter Elsing is familiar to everybody. His famous Bank, which the country folk believed to be safer than the Bank of England: his privilege of issuing bank-notes, which the farmers preferred to those of the larger institution: his wealth: his leading in the country and the town—where he was President, Chairman, Governor, or Patron of every foundation or society: his philanthropy, which in the direction of Reformatories, Penitentiaries, and similar associations was unbounded: his personal austerity: his known opinion as to the true meaning of Justice, that it demanded punishment first and mercy only after repentance:

the application of these principles to the army of accountants and clerks in his Branches, so that debt, fast living, frivolity, and even lightness of conversation were certain to be followed by the sack:—all these things combined naturally created a profound respect for Sir Peter, and made his clerks, if he was within a dozen miles, to outward show, a regiment of undertakers.

Stories were whispered—but not in any Branch of the Bank—about his austerity and his pride. To local managers he was reported to extend the favour of two fingers: an unbending back—Sir Peter's Poker was proverbial—awaited those of lower rank. Perhaps his pride was natural, considering his position and his power: there is no pride like that of the local magnate: no exclusiveness like that of the secluded county family. Sir Peter was not only a country gentleman, but he was also Head of a great and powerful Bank: he commanded a large number of employés: he was made to feel, while still a young man, that he was a person of very great importance, whose words were commands, and whose opinions, like the Thirty-Nine Articles, had to be matters of simple faith for his people. At the same time, it was perfectly well known that Sir Peter could not be considered as a person of commanding intellect. Probably he knew or suspected this himself. And the knowledge, or even the suspicion, would aggravate his pride.

In appearance he was tall, thin, and long-visaged. Perhaps his resemblance to the late Earl of Shaftesbury was due to his possession of the same qualities of philanthropy, justice, and austerity. The weekly rubber of whist was his only relaxation: it was allowed by his conscience as a tribute of respect to his ancestors, also Gentlemen of the town of Athelston.

It was with the whole town a matter of continual surprise that a Divine of the learning and ability of the Archdeacon should be overlooked by those who had the appointing of the Bishops. He was the ideal Churchman: tall and portly, dignified, decided in his views, speaking with authority: loud-voiced: hospitable—the garden-parties, the dinner-parties, the open house offered by the Archdeacon to the clergy and the county people made him a leader: he wore his Archidiaconal hat with the button and the cord with as much dignity as any Bishop could wear his apron. He had the reputation in the town, if not among his clerical brethren, of profound learning. Certainly his library contained a good many folios: he had not published anything, but that was proof of a superiority to mere vulgar fame: his sermons were oracular. He was understood to be waiting for a Bishopric. Yet, curiously, he remained an Archdeacon.

On a certain evening in early October the Society was gathered together. At one end of the long low drawing-room stood the card-table with a pair of wax candles—the Gentlemen of Athelston could not endure gas or that latter abomination of electricity: on the mantelshelf stood two more wax candles: on the piano at the other end stood other two wax candles.

The game was proceeding—every man intent upon his hand. When four people play together regularly they put on mannerisms: they acquire a certain character and distinctive style which they unconsciously develop. Sir Peter, for instance, played according to rules—he went by Hoyle. The Archdeacon, as one entitled to an independent judgment, disagreed with Hoyle on some points—one has to be an Archdeacon at least before one can disagree with authorities. The Doctor was remarkable for strategic audacity and for a fondness for finesse which generally disconcerted his partner and led him astray. The President was believed to remember every card that was out: this made him the referee when a game was played over again in discussion.

Round the fireplace were sitting three or four elder ladies conversing quietly.

At the piano was a group consisting of the same three young people whom we have seen already. But they had grown up: the boys were past twenty: the girl was eighteen. They were talking and playing and singing—the Society not objecting to this disturbance of the quiet due to the game.

"It's all settled," said one of them: Frank—the hero of a thousand fights. "I'm to go up to the London Branch next week. Well, I've had two years of the local Branch, and a change is something. I'm to live on a hundred a year—two pounds a week and find yourself." He laughed. "It's what I was born to: some fellows have the luck to knock about the world a bit, before they settle down. The desk and the bank counter are for me."

"Lucky for you that you've got a comfortable Bank," said the other.

"You think so, Jack. If I were clever I'd change places with you. When we're both fifty you'll be a great man of science and I shall be nothing but a country banker."

"Humph!" said Jack doubtfully, "the Bank is a certainty—the Great Man is doubtful."

They preserved the same characteristics and the same differences as in boyhood. One was the man of action, in appearance: the man of enterprise and adventure: who was bound to a desk at a Bank. The other was the man of books. He wore a pince-nez, having developed short sight: he was slighter than his friend, but still well built: he looked as if his world was to be a laboratory and a library.

Both the boys talked this evening as if under some embarrassment: both, when they looked at the girl from time to time, changed colour—at twenty, if I remember aright, one can still blush quite prettily.

The girl increased the embarrassment by an explanation. Under the circumstances, it was an unusual manner of offering explanations. But she did it. First she glanced round the room: nobody was heeding them, looking at them, or





*On a certain evening in early October the Society was gathered together.*



listening to them. The situation, however, prevented any remonstrance, protest, or discussion.

"Both you boys," she said, speaking very low, "are going away to-morrow. Both of you made the occasion an excuse for saying the same thing"—she looked from one to the other—"exactly the same thing to me. I told you both that I would give you an answer before you go." The young men started, reddened, and glared at each other. "But you must remain friends, you know, if you are to be friends of mine. And as for my answer—it is this." They bowed their heads to listen. "You are only two boys: you have no right to think of such things for a long time to come. You have got your work to think of. Come back if you should continue in the same mind on your twenty-fifth birthday"—they had the same birthday—"on the 15th of May, 1900. Then you shall tell me what you have done in the five years, and—and—if you like to put the same question you shall hear my answer. Hush! That is enough. The Society is rising."

There was no time for the young men to reply, or to speak. They heard with flaming cheeks, and perforce were silent.

The girl closed the piano: the clock struck ten. Just in time. "Double, treble, and the rub," said the Archdeacon. "As usual, Doctor, your finesse was a little too strategic."

They paired off and went downstairs to supper, the two boys going last, with very red faces.

After supper Nell left the table and the room, and presently returned. A maid went before her bearing two more candles: she herself carried in her arms a noble and capacious bowl steaming, with its silver ladle sticking out hospitably. And a maid followed with glasses. The little ceremony had an old world flavour which was agreeable even to those accustomed to it. There never was such a recipe for brewing punch as that preserved by the Society of the Gentlemen of Athelston. It was contained in a household book, a MS. of the year 1710, with the "e's" and the "o's" very much alike: a book composed entirely by a great-great-grandmother when all the world was young.

When the glasses were filled the President rose. "Gentlemen of the Society and of the ancient town of Athelston, let us drink to the memory of our predecessors." It was the one toast of the Society, and it was received in solemn silence.

"It is a Privilege," said the Archdeacon, raising his glass again and looking at the ambrosial liquid with eyes of affection, "a rare and unwonted Privilege—I trust that we are sufficiently grateful for it—to carry on an ancient custom and preserve the traditions of a venerable Society"—he spoke as if the history of the Gentlemen of Athelston was a record of illustrious achievements and distinguished men—"to go back a hundred and fifty years and, like our predecessors, to sit round a Bowl of Punch. 'Tis a grateful compound perfected by the wisdom of our ancestors. When we are gone, young people, it will be your task to carry on these traditions. You will become the Society. We shall bequeath to you the weekly meeting for the Transaction of Business"—this was the rubber—"the adjournment for refreshment: the old Port—yours, Mr. President, is worthy of the Society: the old Brew—Ah!" He lifted the glass to his lips—his voice dropped slightly—"the old Country—and the old Faith."

## CHAPTER II.

### THE LONELY DIGGINGS.

In a room upstairs, looking out upon back premises, roofs, and chimneys, sat a young man, alone. He was a medical student: he lived at some distance from the Hospital: he had as yet made few friends among the students: outside the Hospital, he knew not one single person in the whole of this vast London: there was not one single house at which he might call: there was not among all the millions of the city a man or a woman who had ever heard of him. This young man was living on a slender allowance: his "diggings" consisted of a single room, which was both bed-room and study. He dined every day at a cheap restaurant, and he took breakfast and anything else at an unpretending coffee-house. In the evening he sat at his table and "mugged up" bones till it was bedtime.

I have sometimes had a vision in which twenty or thirty millionaires—there are really quite as many in the world, somewhere or other—meet together and resolve to do something considerable for the good of their fellow-creatures. In my vision they are reasonable millionaires, who talk the matter over and are unanimous in their conclusions: they pass in review the things that have been done for the people: the schools, the endowments of scholarships, the polytechnics, the settlements, the almshouses, the hospitals, the associations for the relief of every form of disease: the refuges, the reformatories, the doss-houses, the prisons, pillories, whackings, hangings, everything. They are agreed that what is done for the aged is done for men or women who have been failures: that failures are mostly the inevitable consequence and punishment of extravagances in youth: that the workhouse should be the natural haven for age in failure: that for middle-aged failure some form of lenient prison, with hard labour, would be the proper treatment, and that whatever should be done by them should be devoted to the benefit of the young and the prevention of failure. If, they agree, we can keep the young people out of mischief we shall deplete the workhouses and contract the prisons to a few cells. These millionaires seem to me eminently reasonable. There are young people by the million—students, clerks, shop assistants, employés of all kinds: thousands of them come up from the country and are

comparatively friendless in London: they are cast alone and unprotected upon the world. "Let us," say the benevolent millionaires, "befriend this class, which wants every kind of help we can provide: we will erect colleges all over London, dotted here and there: colleges for the residences of such young people: in one, students; in another, typewriters; in a third, clerks; and so forth, recognising degrees and levels that are dear to them: we will make for them places where they may lead the associated life guarded by their occupations, pursuits, and their friends from the dangers and snares of the streets and the town. All the things that tempt outside, music, dancing, acting, society, shall be found for them at home."

This is my vision. It is an ambitious dream: but it is persistent. The millionaires have not yet done it, and I do not hear of that conference as one of the fixtures of the season. If, however, they will not do it, perhaps companies may be formed to create such colleges: build them in handsome structures, with halls and libraries and gymnastic rooms, and let them to young men at a price and get dividends out of them, so that when they enter the pearly gates, which are always open to the charitable, they may feel that they have left a large balance at the Bank, while they have earned the blessings of the young whose lives they have enriched and enlarged and saved from wreck.

The Solitary sitting in the two-pair back was the medical student from Athelston, Jack Aylwin. The room was very quiet: it was in a house belonging to one of the backwater streets lying north of Holborn: it was a street of large and handsome houses which had once been the residences of wealthy people: especially of judges, successful lawyers, and fashionable physicians. These all went away. The street descended in the social scale: the large houses were next occupied by solicitors who wanted room for all their clerks: then these went away. The street is now tenanted by people of strange and doubtful professions; and by ladies who contribute to the sum of human happiness by letting lodgings. These rooms are not taken by the gilded youth of London: fashion and revelry no longer belong to the street. The lodgers are mostly the impecunious youth whose fortune has still to be made: by day the place has a deserted appearance; yet, with its broad doors and the high windows, it preserves an air of faded greatness: at night it is a very quiet street.

The house in which Jack had his lodging was filled with young men; but they were either out in the evening or they sat alone, each in his own room, as in the cell of a prison, and found the silence horrible.

No house within a quarter of a mile of Holborn can, strictly speaking, be silent: there is always the rush and rumble of omnibuses and cabs: yet it is subdued by the distance: it is blended into a continuous, not unpleasant sound: one ceases to notice it, just as on the sea-shore one ceases to hear the lapping of the waves, and in a room one ceases to hear the ticking of a clock, and in the neighbourhood of a cascade one ceases to hear the fall of the waters. So that the sound of the traffic in Holborn, if it was heard or noticed at all, helped to set off and to intensify the silence of the room.

The medical student sat with the book before him, wide open. But he was not reading: he was listening to the silence.

This was the third week of his first term, during which, evening after evening, he had sat listening to the silence, and always with the book before him. On the stairs outside there was silence: in the room above there was silence: in the room below there was silence: in his own room there was silence. His ears, straining to hear the whole of the silence, ached with the effort: he longed and yearned for something to break it: for a footfall on the stairs: for the entrance of a friend. A scream of murder from the garret above would have been a relief: or an alarm of fire would have rejoiced him: a voice from the other world would have been an agreeable break.

How many young men are there who are visited, in hours of loneliness and of silence, by terrors of the supernatural? What is it they dread? Why do they dread things which if they were possible would not do them any harm? They know not: the terrors of the unseen world fall upon one unsought and unexpected: it is a real fear of an unreal and non-existing phenomenon: even those who know that it is unreal will feel this terror. If you find any who will own to it, they will confess to you that it is a truly horrible sensation: that it makes the flesh to creep, the cheek to grow pale, the hand to tremble: it makes one incapable of resistance or of argument: it suggests instant flight in the most rapid manner possible. It is a thing so undignified that, as a rule, no one will own to it. One hears, on the other hand, men alleging with boastfulness that they would not fear to pass the night alone in an old country church filled with the dead of the village and their monuments. Perhaps: one would not impugn the courage of anyone: at the same time a quiet country church with the people all asleep in their graves is one thing, and a silent, solitary lodging in the heart of London, with no one to speak with, nothing to bind one to the active living world around, is quite another thing. I would as soon spend an evening alone in the British Museum, which is filled with terrors and ghosts, as in such a lodging.

Jack Aylwin, his book on bones open at a really picturesque page (richly illustrated) sat listening with ears erect to the silence.

It was about three weeks since he had begun to listen in the solitude of those evenings which he credited with study. To every young man who listens long enough there comes a Voice of some kind or other. This evening a Voice came to him. He heard it quite plainly and clearly. It was a soft, persuasive, insinuating, even a musical voice. Every one of my readers except the very young must have heard such a voice, though not, perhaps, under quite the same conditions. It





*"You are only two boys: you have no right to think of such things for a long time to come."*

used words to this effect—"Here you sit alone and in discomfort: the silence and the solitude get upon your nerves: you cannot write: you listen perforce to you know not what. This place is no better than a prison. Outside is the life of the world, which you are forbidden to share. There are joys celestial and pleasures of which you know nothing. Pity it is to sit here and not even to know what goes on. Outside, if you do not share, you can look on. You may not go into the theatres, but you can see the crowd go in and the crowd come out: you may gaze upon the ladies in their loveliness as they get into their carriages: anything

is better than sitting here in loneliness. Get up and go out into the world. Perhaps, after all, there may be adventures waiting for you outside: adventures come to the adventurous. There are sometimes pleasures even for the penniless."

So the Voice ceased. There was no need of repetition, because the word had been heard and had gone home. The Voice, in fact, went downstairs to the room below, where was sitting—also in loneliness, listening to the horrible silence—a young fellow of the Theological Department at King's: and the Voice whispered much the same thing in his ear too: so that the student, who had the Judicious



Hooker open before him, fell back in his chair and became a dreamer. He created a Palace of Pleasure, and put himself in it, and filled it—this student of the Theological Department—with all kinds of things usually unconnected with the Judicious one. When the Voice left the two-pair back, the silence fell again upon Jack's ears like a cascade—which is both cold and crushing. Then it became suddenly intolerable. Jack sprang to his feet. A deadly terror seized him, such a terror as I have suggested. He snatched his hat and rushed down the stairs. On the way he encountered his fellow lodger bent on the same errand. They were strangers: neither could say to the other, "The silence drove me out." So they opened the street-door together, and they went out taking different directions. As for Jack, he went westward with the stream of life, and the noise was so great that he did not hear the Voice, which was now laughing as if in triumph, or, it might be, in mockery.

He ought not to have listened to that Voice. We must acknowledge so much. At the same time, O my brothers! you have probably arrived at that age when the temptations of the joys of life have ceased to tempt. You have tried them all: they are very well: one would not disparage any of them: but in youth they are exaggerated: that is most true. Yet remember how they once tempted: how they once pulled you as with cords and wires: how it seemed as if, for a short plunge among the revellers, no price would be too great.

He turned his feet westward. The theological student went by accident northward, where he met nothing but the policeman, and presently returned somewhat sobered and a little ashamed of himself.

But Jack went westward.

### CHAPTER III. A CONFESSION.

A few months after that yielding to the seductions of a Voice, the two boys of Athelston were dining together at a cheap Italian restaurant in Soho, one of those establishments where they provide a dozen courses, with nothing to eat in any of them, for two shillings, generously throwing in half a bottle of Italian wine—that at half a lira.

The place, however, to the young conveys an illusion of Continental festivity: it suits slender purses: and the company is certainly flavoured with foreign extraction, as well as garlic. The two young men often dined together in this fashion. As they both had to live on allowances of exiguity, it was necessary to limit the cost of that feast to the bare *prix fixe*, without extras. However, the thing looked festive, and the room was bright and crowded, and there was a general air of cheerfulness; though, when the dinner was quite concluded, one felt inclined to tighten the belt.

The banquet was finished: the tiny cup of coffee was drained: and cigarettes were lit.

"After all," said Frank, "it's a Barmecide meal, but one does get a sense of life and the world in a place like this. If we made believe very hard we might think it was somewhere in the Quartier Latin. I suppose that is the only place where a fellow can live in comfort on a hundred a year."

"It is ridiculous, Frank. It is absurd, with your expectations, to have to live on a hundred a year. What have you to do with petty economies?"

"The Pater is a Roman Pater. His will is Law. He says that I am to have a hundred a year. In a few weeks I shall be of age. Then, I suppose, I

come into the little fortune left me by my mother. I don't know exactly how much it is, but I daresay an excuse will be made for cutting off the present princely allowance. Well," he sighed, "one must make the best of things. A clerk in the Bank—hours, nine to six: best behaviour: smiles forbidden: and a hundred a year—say two pounds a week: lodging, five shillings for a single room: twenty pounds for clothes and pocket-money: four shillings a week for washing: seven shillings a week for breakfast and tea: that leaves sixteen shillings for dinner, lunch, tobacco, beer, wine, omnibus, and the penny paper. It's a tight fit, Jack."

"It is my case too. Not much left for amusements, is there? Very easy for a fellow to make an Ass of himself and get into debt, isn't it?"

"Very easy. I've got my amusement, though, and it costs nothing, and it's very filling—not like this dinner of twelve courses and dessert."

"What do you call amusement?"

"I go to a boys' club—a club of lads, you know—and we have gymnastics and single-

stick, and all kinds of games every night. It keeps us all off the streets, you see, the boys and the fellows who go down there."

"You're a good fellow, Frank, and I wish you'd taken me with you six months ago to your boys' club—keeps you off the street, doesn't it?" He sighed heavily, and his face became suddenly twisted with a look of anxiety. Frank was watching a circle of smoke from his cigarette, and observed nothing.

"In your case, Jack," he said, "tightness is temporary. You'll pass your exams. with distinction: you'll get appointments: you'll write things: you'll run up the ladder like—like the Captain of the Foretop. As for me, I've got to climb slowly, rung by rung, with the rest of the galley-slaves. The Pater says I'm to fill every office in the Bank. I'd change places with you, Jack, willingly."

"Would you? Not if you knew everything."



*Nell herself carried in her arms a noble and capacious bowl steaming, with its silver ladle sticking out hospitably.*



"What is the good of expectations? I want to live—I want to feel that I'm a man, not a steel pen. I want to see the world and all that therein is. The inside of a Bank isn't the world. Sometimes I think I'll throw up the job and go away on my own account."

"I'd go with you, Frank, only that the old man would have to suffer."

Frank looked at him curiously. "Why, Jack," he said, "what's the matter? Here am I thinking about nothing but my own troubles. What's the matter? You look horribly worried."

Jack hesitated. He changed colour. He began: he stopped: he began again. At last he blurted it out. "I must tell you, Frank. I've been going to tell you a long time—but—well—the fact is—I was ashamed. You see, I've made the most awful Ass of myself."

The words were simple: they are used by most young men at some juncture of their lives: because, somehow or other, and some time or other, most young men do become transformed like Bottom.

In this case it was a story of a very common kind: all about a set of young gentlemen who lived at a greater rate of expenditure than their allowances

Hospital. As for being able to pay this money, it is quite out of the question. Yet if it comes to his ears he will pay it, if he has to sell his instruments and his books, and to starve for the rest of his life."

"Yes, he will. I know your father, Jack."

"How can I go home when the thing comes out? What am I to tell my mother? How can I explain?"

"Indeed, Jack, I don't know. It is a devil of a mess."

"I could not remain here: I shall have to give up my work and my profession. What is left for me?"

"I don't know. It is a devil of a mess," Frank repeated.

"It all began with my living alone. You see, I knew nobody, and I had to sit by myself in that room of mine, and the loneliness got on my nerves. So one evening I went out, and got to know these fellows and their set. And that's how it began."

"I see." Frank listened mechanically. He was thinking of some way out of the mess.

"I have had altogether no more than fifty pounds of the money-lender. And now the debt is a hundred and sixty-four. And it's running up all the time."



*In a room upstairs, sat a young man, alone.*

warranted: who ordered things they could not pay for: played cards and lost more than they could pay: and, in other ways familiar to "L'Enfant Prodigue," ate up the corn in the blade. Quite a common story; only it threatened to ruin one of the young gentlemen at least. And the easy way out of it now proved the surest way into a worse plight. The Quagmire of Difficulty led to the Slough of Despair, and the only way out of that Slough seemed by a dark and noisome lane which led right into the Market-Place of the City of Destruction.

Frank listened with sympathy enough—the story appeals to every young man except the flabby and the gelatinous, because, you see, the temptation is always there, and to every young man the World of Pleasure does seem so very joyous and so very real. He also listened with increasing heaviness of heart because he, too, could see no way except by that lane into that Market-Place.

"That's what I had to tell you," said Jack. "Don't ask me if I blame myself. Call me all the names you can pick up. Take and kick me. I wish you would."

"Oh, Lord!" said Frank, "what an Ass you've been!"

"Yes, yes. If you only knew the consolation it is to hear somebody else say that! Well now, Frank, what am I to do? You know our circumstances at home as well as I do. We're as poor as a G.P. in a small country town can be expected to be. My father's practice is not more than enough to keep up the house: it is only by the strictest economy that he can afford to keep me at the

"I suppose he could proceed against you in a court of law—or against your father—but I don't understand these things. You've signed some paper or other, of course?"

"I've signed a dozen papers."

"He wouldn't let you have the money if you were not in his power. That is quite certain. He knows, I suppose, that you are the son of a professional man in the country?"

"Yes—he knows that. At first he was going to let the thing lie over on what he calls easy terms—easy! Oh, Lord!—until I get through or get some money—or something. But now he says he can't wait."

"He means to come down upon your father. What security has a medical student to offer? His future career? Yours won't begin for another four years. It is your father who will have to pay. The man counted on that from the outset."

Jack groaned.

"You will have to tell him sooner or later," Frank insisted. "Better tell him now before the debt grows any bigger."

"He *cannot* pay all this money. He hasn't got it. It would cripple him to borrow it—besides, the horrible shame of it—I mean for me—having to confess the truth—it must all come out—what I wanted the money for and how I spent it! Frank, I believe that I am the most miserable creature in the whole world."



Frank sat up suddenly. His face cleared: he broke out into smiles: he laughed aloud. It was an unexpected thing that he should laugh at Jack's misfortune. And it seemed unkind. But he did laugh.

"I laugh, my boy, to think that we are making ourselves miserable for nothing. Why—I can set this job right without any trouble at all."

"You, Frank? Out of your hundred a year?"

the twitching of the face. One was a tradesman to whom the Bank would make no more advances: another was a lady novelist, who was ready to pledge her next book in order to pay her dressmaker's bill: a third was a young fellow of five-and-twenty, who was anxious to sell his reversionary interests for a few months—or weeks—more of the prodigal's paradise. To him, too, had the Voice come in the lonely diggings. Frank sent in his card, and was surprised to find that he was



*The two boys of Athelston were dining together at a cheap Italian restaurant in Soho.*

"No,—not out of the allowance.

"Then you will go to your father and ask him for more money, and get into a row on my account."

"No—I shall not do that either."

"Well—what will you do, then?"

"I don't think I will tell you. Suppose you just go home to-night and say to yourself, 'That business is settled and done with'?"

"Suppose I do nothing of the sort! Look here, Frank, I am not going to let you in for a row on my account."

"There isn't going to be any row. Never you mind how: you shall have those papers of yours back to-morrow evening. Now for the address of that old octopus of yours."

"Are you sure that you can manage without—?" He hesitated. Frank replied without waiting for the completion of the question.

"Quite. He will know nothing whatever about it."

"Frank, I just hate myself. If it weren't for those people of mine—"

Frank laid his hand upon his rival's wrist. "Old man, it would be too bad if you were to get into hot water over this foolish job while I could prevent it. We must start fair, you know. There's five years yet before us."

#### CHAPTER IV.

##### A MERE FORM.

The money-lender sat in his inner office. Outside, two or three clients waited to see him. These silly sheep, seeking their own destruction by leaping over a wall, stood apart from each other, ashamed of being seen in the place, and betraying their anxieties by their restless movements and the agitation of their hands and

admitted at once, although, as the last comer, he ought to have waited his turn. Such is the magic of a name.

He was received by a well-dressed and portly gentleman, who half rose from his seat at a table covered with papers and motioned him to a chair.

"Mr. Francis Peter Elsing." He read the card. "Any relation, if I may ask, of Sir Peter Elsing?"

"I am his son."

"In—deed!" A curious smile stole over his face: a smile that might mean many things. He was a soft-spoken man. Nature had endowed him with a musical voice: his features were heavy, and his appearance, so far as study can make it, was that of the heavy father, or the benevolent father, or the father gullible. He wore rings and a heavy gold watch-chain: and doubtless, if he had thought of it, would have worn a gold chain of Esses. "In—deed!" he said, "I shall be pleased to consider your business, Mr. Elsing."

"You will perhaps understand that this visit is strictly confidential."





"Any relation, if I may ask, of Sir Peter Elsing?"

"Just so. However, it is not my own difficulty."

"Oh!" The Instrument's face fell. This, perhaps, would not be a case of keeping matters snug and getting paid on both sides.

"You have a note of hand or a promissory note, or something of a purely personal character from my friend, Mr. John Aylwin, medical student at King's College Hospital."

"Mr. John Aylwin? Mr. Aylwin? I have so many clients." He opened a book. "Yes, oh! yes—a trilling transaction. Mr. Aylwin is your friend."

"You advanced him fifty pounds and you want a hundred and fifty, or something like that."

"More than that, I believe," the man replied, unabashed. "I have sent him a note to say that some arrangement must be come to immediately."

"You know, I suppose, that he is only just of age: and that he has nothing?"

"My dear Sir, do you suppose that I will advance money without knowing what I am about? I know as much as you can tell me about Mr. Aylwin. His father is a medical man in a country town: he hasn't got any money: in fact, he is as poor as a church rat. He cannot afford to pay, but he will pay. Your father's Bank, Mr. Elsing, will probably advance him the money with which to discharge his son's liabilities at five per cent. I couldn't afford, myself, to do it at that low figure. Very good, Sir. I want that money repaid and without any further delay."

"I want delay."

"I very much fear, Mr. Elsing, that you are asking the impossible. For I must have that

"Everything within these walls is confidential. You are here, Sir, so far as the world is concerned, at the bottom of the ocean."

"Very good. I come to you about a little money difficulty."

"Yes—yes, a little money difficulty. Well, Sir, I frequently settle this kind of trouble. You can confide in me as in an—Instrument. If it is a delicate business, I can generally quiet the threatener and I can buy off the claimant."

money. Why should I grant that delay—unless, perhaps, you see your way to make it worth my while?"

"If you go to Dr. Aylwin you will not only bring great unhappiness upon him and his house, for reasons that you may guess, but you will straiten him for life probably: and you will certainly ruin the prospects and spoil the career of his son."

"Dear Sir, when you are a little older you will understand—you will be yourself in the money-lending line, like your father and your grandfather, the first Baronet—that business has absolutely nothing to do with the happiness of people, or the straitening of people, or the ruin of careers. Briefly, I must have the money. You are a friend of Mr. Aylwin's. If you feel so much for your friend—who certainly is, according to you, in a tight place—why can't you take and pay the money yourself?"

"I haven't got the money."

"You haven't got the money? You—Sir Peter Elsing's only son! You haven't got a hundred and fifty pounds of your own?"

"Strange as it may seem to you, I have not."

"Then, Sir, you have only to go to your London Manager and he will give it to you."

"If he did he would infallibly get the sack."

"Then you have only to go to—to—anyone in my profession."

The money-lender's face, always of a sanguine complexion, assumed a more roseate hue. His eyes lit up, he became eager: he leaned across the table and whispered confidentially—"Mr. Elsing, if you take this business seriously, let me manage it for you, my way."



"It is a mere form—a mere form—only a kind of security."



Observe, at this point, as a moral to parents, that if Sir Peter had taken his son into confidence, instead of treating him as a junior in the outer office, Frank would have known that before a certain Royal Commission, Sir Peter had quite recently given evidence on the money-lending question—and that he had strengthened the case by certain anecdotes concerning this very money-lender's peculiar tortuosities. Further, that at this moment Sir Peter's solicitors, at Sir Peter's instigation, were in correspondence with this very money-lender, concerning the defence of an action in which a young gentleman who had been fleeced objected to being skinned as well: and that there were going to be revelations of an interesting and very uncommon kind. In a word, that Sir Peter was the uncompromising enemy of all usurers in general and of this practitioner in particular. Had Frank known these circumstances, he would have sought other assistance and other advice.

"Let me," repeated the money-lender, "manage the business for you. I can fix it up in five minutes."

"I want to get my friend free from the anxiety and the worry of it."

"Quite so—quite so. I can do it for you, I say, in five minutes."

Frank hesitated.

"In a few weeks," he said, "I shall be of age. Now, on my twenty-first birthday my trustees will put me in possession of my mother's small fortune, consisting of a few thousands."

"A few thousands," the money-lender repeated. "Fortunate youth! There is so much spending in a few thousands, if only young men knew their way about."

"Very well. That money will be mine. My offer is to pay you what Mr. Aylwin owes you, or what you make out that he owes you. But you will have to wait till I get the money."

"Oh, that is your offer! Well, Mr. Elsing, that is a proposal. You will pay that money for your friend?"

"I give you my promise," said Frank. "Will that do?"

"You are a complete stranger to me. How do I know that you are the person you call yourself? Medical students are slippery customers. However, let me suppose that it is all right. You are Mr. Elsing, and you will have this money, say. Very good. A client of mine, only last month, after I had taken his word—a verbal assurance—was run over in the street and killed—by a hearse, it was. My loss was over £500."

"I see what you mean, of course. Well, I may be run over by a hearse too, or by a perambulator, or by anything else. Still, I think you may safely take my promise."

"In writing."

"My promise ought to be enough."

"If you were not what I believe you to be, Mr. Elsing, a young gentleman of the strictest honour, our interview would terminate at this point." The money-lender threw himself back in his chair and slapped the table with his left hand. It is a gesture which means that an ultimatum has been arrived at.

"Well," said Frank weakly. "What do you propose?"

"I say that, as a man of business, I am ready, on certain conditions, to accept your promise provided that it is written."

"What conditions?"

"It is a mere form—a mere form—only a kind of security. Come, Sir, I am a business man—I am willing at some personal inconvenience to defer payment of this money for a consideration. But I can only do so if I receive a written obligation on your part, in order to secure myself against possible loss."

Frank was silent. The man was certainly in his right in guarding against possible loss and accidents. At the same time, to have dealings with this man other than to pay the debt and have done with him seemed a degradation.

He was young, remember. He had no experience of the seamy side. He thought that his name, as that of a wealthy House, and his promise, as that of a gentleman, would be enough to transfer the debt to his own shoulders without further trouble.

Yet, he now saw, the man was right. He must guard himself against possible loss.

"As for possible fraud," said the man of money, as if he was a thought-reader, "I chance it. I take it that you are what you represent yourself to be. I will take your word and your signature."

"Very well. I will sign."

"Now you talk like a practical man. The amount for which Mr. Aylwin is liable"—he consulted a ledger, following certain ominous figures with his finger—"is, I find, at this moment £178 4s. 10d."

"My friend said it was £105."

"That was some weeks ago. Money, as you ought to know, is like a plant: it grows of its own accord, and fructifies—fructifies. The amount is now one hundred and seventy-eight four ten."

"Next week it will be a thousand, I suppose."

"You wrong me, Mr. Elsing. In three months' time, when I shall expect you to pay me, it will be two hundred."

"Oh! let me sign and have done with it."

"Very good. Now here is a form—a mere form. I fill it up ready for your signature. Read it. You engage yourself to pay me £200 on this day three months. I, for my part, give you a receipt in full for all claims that I have upon Mr. Aylwin. Is that a fair exchange? I lose nothing: you gain your friend's discharge, so to speak. Consider, on the other hand, what you lose if you refuse."

"You will keep this paper in your own hands?"

"Until it is redeemed,

most certainly. Shall I ring the bell for my clerk to witness the signature?"

Frank took the paper. The man touched an office-bell. The clerk came in. Frank signed.

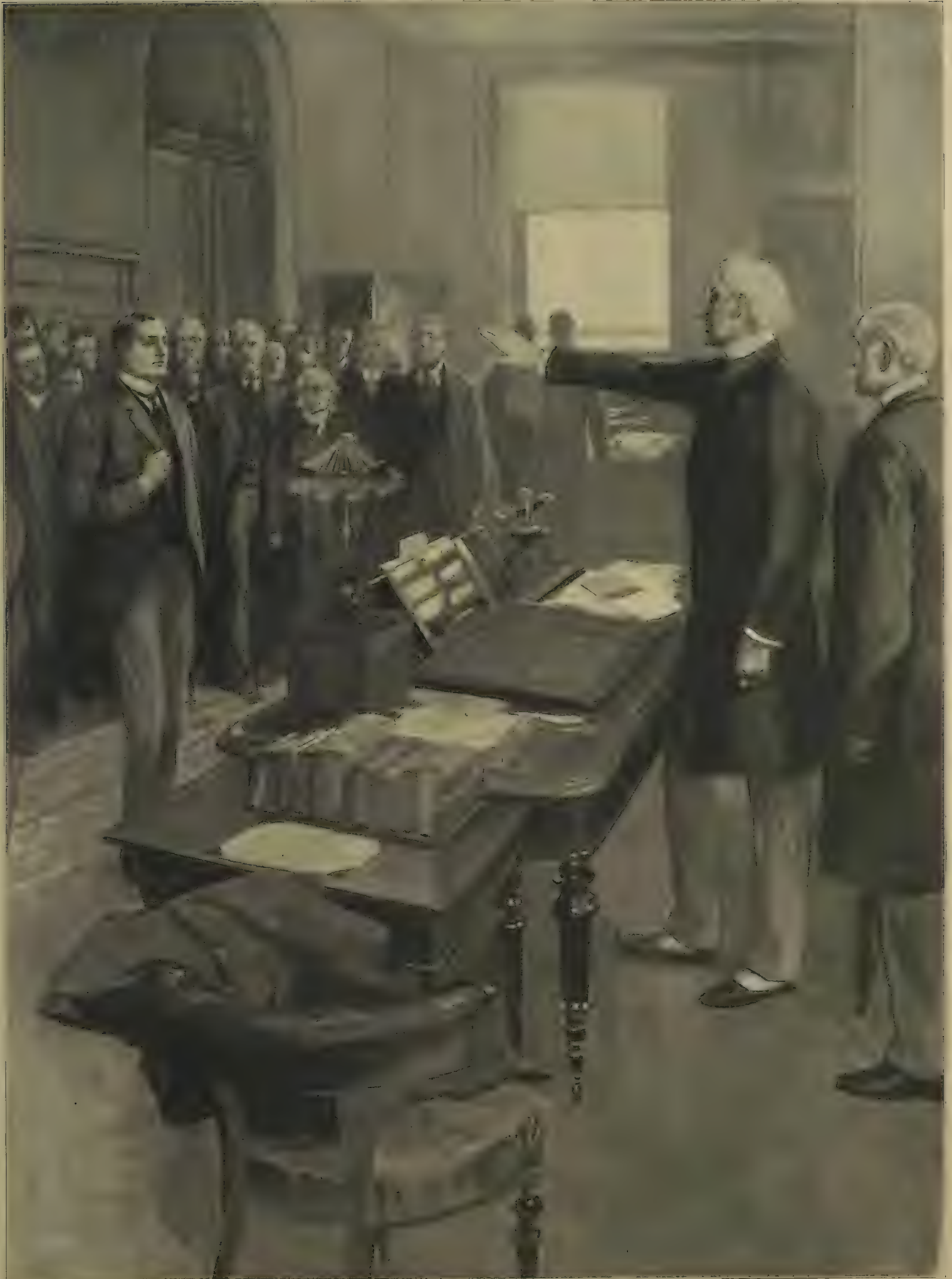
"Now, Sir, to show that I am dealing quite straight with you, I pay over to you" (here he opened a cashbox and extracted certain notes and gold) "the sum of £178 4s. 10d.—here it is. Take the money into your own hands. Good. I now give you the papers connected with Mr. Aylwin's business—all the papers, with a receipt in full, which I here draw out—sign—and stamp. And you give me back the money I have lent you—so. There are your papers. Give them to your friend."

"Ha!" The man heaved a deep sigh. "I am to keep this paper in my own hands until it is redeemed. That is agreed upon. You will find me a man of my word. Well, Sir, I am pleased to have had this opportunity of being of some trifling service to Sir Peter Elsing. Particularly pleased."



*In the afternoon, his business done, he walked to Lincoln's Inn Fields.*





*"My son leaves the Bank to-day: I expel him."*



Frank retired. He was elated and pleased with himself to think that he had set his friend free: at the same time, he was annoyed—himself a bank clerk in *esse*, and a bank director in *poteste*—at being personally concerned with a common money-lender. There was something in the man's manner at the close of their interview—an air of triumph when he snatched up the signed paper, a look of meaning when he expressed his satisfaction—which made him uneasy.

However, he made haste to post off the letter of release. Jack was free. He had made an awful Ass of himself; but he was free. Had Frank only known what a stupendous mess of it he had himself made, he would have felt very little elation and no kind of self-satisfaction.

## CHAPTER V.

### THE CONFIDENTIAL COMMUNICATION.

The money-lender sat alone, the signed promise before him, in meditation. His meditations were pleasing. In fact, he saw before him, at the trifling cost of a breach of confidence, a really formidable weapon of offence and defence. Sir Peter waged war upon the usurer, did he? Sir Peter would limit the rate of interest. Sir Peter would give Courts power to limit the rate of interest. Sir Peter would defend and maintain actions in which he, the money-lender, claimed his rights—just because they were legal—would he?—would he? Thus this little bit of paper might be the most useful thing in the world. Providential, quite—this visit of Mr. Francis Elsing.

In the afternoon, his business done, he walked from his place, in the neighbourhood of the Strand, to Lincoln's Inn Fields, and called upon a certain firm of solicitors—a highly respectable firm—and sent in his name to one of the partners.

"I have come," said the money-lender, "in consequence of this letter." He drew out the letter and showed it.

"Quite so. That is our intention."

"So I understand. The papers, however, are in perfect order, and I warn you that you have no case."

"You will, I suppose, let us have the name and address of your solicitors? May I ask why you have called?"

"All in good time. Now, Sir, I happen to know that behind this action stands Sir Peter Elsing. You need not protest. I had it from my client himself. Sir Peter sent him to you. Sir Peter will of necessity pay the costs of the action. Sir Peter would give a good deal just to have me under cross-examination in the witness-box."

"You cannot expect me to make any reply to this statement. Nor can I discuss the matter with you at all."

"I care nothing whether you reply or not. Sir Peter intends to make me confess a great many transactions in which I have charged a high rate of interest. In other words, Sir Peter—who told the Royal Commission a good many stories

about me and my brethren—intends to make the usurer—the common shark—reveal himself in open court."

"Sir Peter has not informed me of his motives or his intentions. And, again, why have you called?"

The money-lender snorted. "I'll show you directly what I've called about. As for Sir Peter, you have known all along what is meant. His Bank advances money on safe securities at five per cent. What is he but a professional money-lender? Only he won't take risks. The people who come to me are the people to whom the Bank will advance nothing. They are young fellows

who want to get rid of their money: and they are tradesmen who are at their wits' end for money: and they are women who are in debt to their milliners."

The solicitor sat down with resignation, and pretended not to listen.

"And they would all cheat the money-lender if they can. If I have to advance money on their personal bond—on wild-cat securities—my only safety is in my power to prosecute. Man! I must be paid for the risks I run!" He spoke passionately. He raised his voice.

"Pray, Sir, pray!" said the solicitor. "This is very irregular. I cannot discuss these points. Will you kindly come to your business at once, if you have any?"

"Sir Peter goes before the Royal Commission and plasters me with mud." (He was working up into a rage royal.) "He plasters and pelts me with mud. What would you do if you were me?"

"I couldn't be you."

"—and found yourself able to return the compliment?"

"Once more, Sir—"

"I am coming to the point. I have a little communication to make. I shall go on with my action, and I shall win it. The worst you can do is to make me confess to sixty per cent., and you know it."

"Really, Sir, I must request you—"

"Wait a minute. I shall go into the witness-box. I shall acknowledge that, under certain circumstances, I advance money at a very high rate—under certain circumstances—and my counsel will then cite a particular case, which I shall describe, and he will then call evidence to support that case."

"What has that to do with us?"

"Oh, nothing! The witness will be Sir Peter Elsing's only son."

"Sir Peter Elsing's son?"

"Just so. Sir Peter's son. The young man came to me in a money difficulty. He wanted money at once. He wanted, to be exact, the sum of £178 4s. 10d. If the money was not found immediately there would be shame and trouble brought upon a most respectable house—and ruin for the career of a young man. Do you understand?"

Observe that he distorted Frank's words to make them seem applicable to himself.

"Did you advance the money?"



*In the street he took out his purse and counted the money.*



"Should I have been such a fool as to refuse? He said he had no money himself: he said that if the Manager of the Bank advanced it he would get the sack. I gave him the money. In return he gave me

"I don't know."

"And Sir Peter will at once redeem this paper. I promised his son that I should keep it until it was redeemed. So good is done all round"



*He stooped, took her hand, and kissed it.*

this paper." He opened his pocket-book and took out the promissory note. "Read it—I will give you a copy."

The solicitor looked at it, and gave it back to him.

"Dated to-day, I see. You have lost no time."

"I never do. Sir Peter will be grateful to me for letting him know——"

"He will indeed!"

"And the extravagance of his son will be checked."

"Perhaps."

"And the action will be undefended."

"I don't know what Sir Peter will do."

"At all events, you know very well that the revelation of these transactions in open court, with the reasons for the high interest and the urgency of the case, will prove of some little annoyance to Sir Peter—Peter the virtuous, Peter the philanthropist, Peter the enemy and the persecutor of the money-lender—will it not? And it will not do his Bank a great deal of good, I should say. The Bank hasn't been doing very well of late. But that consideration will not have any weight, of course."

The solicitor preserved an unchanged countenance.



"Well, Sir, if that is all you came to say—it is all?—then, if you will allow me"—he opened the door—"I wish you good afternoon."

For some time the solicitor sat in reflection. Then he arose and repaired to the office of the senior partner.

"So you think Sir Peter ought to be told?"

"Assuredly. The man will certainly do what he threatens. I do not think that Sir Peter can afford to have his son's name brought forward in this way—his only son and successor. To be sure the man is an outrageous cad; but there—what do you expect? What has the boy done?"

"I don't know. It's a mere trifle for the son of Sir Peter. I'm sorry for him, though. Frank is as pleasant a lad as lives, and there will be a most awful row."

Next day the money-lender received a letter. Perhaps he would bring that promissory note to Lincoln's Inn Fields. He did: and he came away without it. There was no action, because his client's solicitors agreed to a compromise.

"But," said the money-lender, "I'm sorry for Mr. Francis Elsing."

## CHAPTER VI.

### SENTENCE AND EXECUTION.

In the large room which is the outer office of Elsing's London Branch, the clerks sat in silence. Forty writing as one. It was a well-disciplined office, but to-day the silence was greater than usual, and the diligence was more marked, because Sir Peter himself was within, with the Manager. He walked in—say, rather, he stalked in—about three o'clock, glancing round as he passed through as if to see that everyone was at work. His appearance produced, as usual, much the same effect as that of a hawk hovering over a copple full of singing birds. For, indeed, Virtue in her rigour when added to the power of the Boot or the Sack is a fearsome object to the young. And the Bank was full of wholesome traditions or histories as to the application of the Boot. Presently the Manager came out. The eyes of all followed him as he walked through the rows of clerks. Who was wanted? What had come out?

He stopped at Frank's desk. All breathed. Sir Peter, therefore, wanted only to speak to his son.

Frank obeyed the summons. The Manager whispered as he went, "For God's sake, Mr. Frank, submit and explain. Submit and explain. Throw yourself at his feet. There's nothing else to be done."

"Why?" asked Frank. "What fat is in the fire now?" And there was no time for a reply.

Sir Peter was sitting in the Manager's chair at the Manager's table. The Manager took his place beside him, standing humbly, in appearance no more than a clerk waiting for orders. The lines of the chief's austere face were not more severely drawn than usual: nor was there anything unusual in the firm-set mouth or the upright carriage of the head. Perhaps, however, there was an increase of

cold, blue light in his eyes, an indication which Frank instantly recognised as one betokening great displeasure. During a childhood inclined to mischief, and a youth inclined to mirth, and an early manhood which found the world enjoyable, he had frequently encountered this sign, and never failed to interpret it rightly.

He naturally fell to making a rapid survey of the immediate past—we know by the testimony of the poet Cowper how instantaneous may be this feat of memory. He remembered nothing that his father could disapprove. The pit of the theatre to which he sometimes repaired would probably be confused by his

father, who was ignorant of things dramatic, with the Bottomless Pit. But his father knew nothing about any visits to that sink of iniquity. As for the mere form gone through with the money-lender, nobody knew anything about it, or could know it. Therefore, after this rapid reviewing the recent past, Frank stood before his father with a clear conscience. Yet he was absurdly like a boy standing before a severe schoolmaster, a delinquent before a meeting of Scotch elders, or a heretic before a Dominican Inquisitor. Something would have to be denied or explained if that gleam of hard, light blue meant anything.

"I have a word or two to say," Sir Peter began. "May I beg you, Mr. Ellis"—he addressed the Manager, who was offering to retire—"not to go. I wish you to be present. I desire you—you alone, mind—to hear, in the confidence of the Bank, the reasons of action which might otherwise appear to be harsh."

Mr. Ellis bowed humbly and retreated to the side of the table, leaving his chief in complete command, so to speak, of the situation. But he glanced at Frank as much as to say again, "Submit and explain. Submit and explain. Throw yourself at his feet."

"Now, Sir!" (Frank straightened himself—a fine and handsome culprit he looked, without the least touch of fear, or any outward mark of guilt.) "Now, Sir!"

"I am waiting," said Frank, "to hear what you desire to say."

"I come to the point without waste of words. There is a villain who has hitherto eluded the hands of Justice: a bloodsucker who robs youth of their patrimony: an encourager of vice and folly: a beast of prey who hunts old men to the workhouse—a money-lender—a money-lender."

Frank started. A money-lender! Then his father knew. Who could have told him, except the man himself—a traitor and a liar? He started and changed colour. He became very red, and then turned pale. By an effort he pulled himself together, but not until his emotion had been observed and taken as a proof of guilt.

"You change colour: your face betrays your guilt." He paused, but Frank made no reply. He understood his fate, and he knew his father. Submission, even to throwing himself at the paternal feet, would be of no avail. He remained silent. That double-dyed villain of a money-lender!

"I resume," said Sir Peter. "There is a money-lender, I repeat, whose



*With voice and face and eyes set harder than ever, Sir Peter turned away.*





*"Oh! I begin to understand. Oh! go on—go on, Jack—what happened next?"*



methods and iniquities I have myself—I say, myself—exposed. Do you hear, Sir?”

For it seemed to the speaker as if, with every intention of producing an impressive scene, he was making no impression at all upon his son, who only looked him steadfastly in the face, and showed no further signs of any emotion whether of conscious guilt, or of shame, or of terror. Now, men of Sir Peter's narrow temperament on such occasions like to obtain the full flavour of their own Rhadamanthine justice. “Do you hear me, Sir?”

“I am listening to every word you say.” He was now beginning to wonder what would become of him. There was some excitement in the thought of a new world opening to him. For he saw before him, very clearly, inevitable Sack.

“It is to this man—to this man—that you went the day before yesterday, during the dinner-hour, while your fellow clerks were innocently taking in nourishment for the afternoon labours, for the purpose of raising a large sum of money at a moment's notice.”

He paused again. “May I ask, Sir,” said Frank, “how you became acquainted with this fact?”

“No, Sir, you may not. I will answer no questions. The money was wanted for purposes of profligacy—whether a debt of so-called honour, or something else. It must be for some unworthy purpose, or you would have come to me.”

“That is an assumption,” said Frank, “which is hardly warranted by your general treatment of me in money matters.”

“I will not bandy words with you: nor will I ask you for any statement, which would be certainly a confession of turpitude. You went to this man—it was, I say, the day before yesterday: you represented to him that you wanted the sum”—he glanced at a letter in his hand—“of £178 4s. 10d. immediately. You told him that if you could not raise this money without delay there would fall lasting shame and disgrace upon a certain house, and that the career of a young man would be ruined for life. Mine was the house—you are the young man. Silence, Sir!”—Frank made as if he would speak—“I want to hear nothing. You also undertook, in order to get that sum, to pay fifty per cent. for the accommodation—fifty, Mr. Ellis—fifty per cent.!”—Mr. Ellis shook his head sadly—and to pay him £200 in three months!! £200 in three months!!!” He looked about the empty room as if asking for the indignation of a multitude.

“You have told me,” said Frank, “that you want no words from me.”

“You, my only son, my apparent successor in the Direction of this Great Bank, the inheritor of a name which I have striven to keep spotless and honoured, have disgraced yourself by borrowing money of a low-class, disreputable usurer. You! You!”

Frank inclined his head. “Quite true,” he said, “quite true.”

“I do not look for words of contrition,” his father continued. “I do not ask for confession. I should regard sorrow at present as hypocritical. I look only for the remorse that waits on detection—a remorse which is very far from repentance. You are at present hardened in your sins. But I look for the consequences of your conduct—the lifelong consequences—to break down your self-will and to awaken the stings of conscience.”

Still Frank made no other reply than by again inclining his head.

“There is another aspect of the question apart from the moral turpitude—the moral turpitude”—he repeated the ugly words—“of your case. It is the possible effect upon the Bank itself. That the son of the only proprietor of this Bank should have to go to a Wretch—a Wretch who charges fifty per cent.—might well cause questionings and shake credit. I have, however, bought up the note. It is now destroyed.”

“A hundred pounds a year the proprietor of that great Bank allows his son.” That was all that Frank permitted himself to reply.

Sir Peter rose. He was over six feet in height: he looked twenty feet with his tall, thin figure and long, austere face.

“I have said enough. Your crime has been discovered. You have not found a word in palliation. You have not denied the fact. I will treat you, Sir, as I would treat every clerk—every person from the highest to the lowest in the employ of this Bank. Mr. Ellis, you will please direct the whole staff, except two clerks at the paying counter, to step into this office.”

Frank stood facing his father: his attitude was neither that of a criminal nor of a suppliant: he was not ashamed: he was not defiant: he simply awaited his fate.

The accountants and the clerks crowded in. Sir Peter spoke briefly, but to the point.

“It is, or it should be understood—if Mr. Ellis, the Manager here, has done his duty, it is certainly well understood by all of you—that I will not tolerate in my service any person whose moral character suffers from any blot of the past, or incurs any stain of the present. Those who serve me and my Bank shall be, at least, of unimpeached and unimpeachable purity and spotless reputation. If there is any one here present who feels that he is unfit to serve under these conditions, I beg of that person to withdraw voluntarily, and at once.” He paused, and there was a general shivering and trembling as of leaves stirred by the wind. They looked at each other as much as to say, “This is your business, not mine. Pray step out.” But no one moved.

Sir Peter went on: “Nor will I keep in my service any person of frivolous conduct, or of levity in common discourse.” Here the teeth of all the juniors began to chatter, and in the hinder ranks lads nudged each other. “Nor, again, will I allow any to remain with me who incur debts.” Here those who had

bought bicycles on the instalment system grew weak in the knees, and leaned against each other, and those who had not paid up their last week's lodgings turned red and hoped that Sir Peter would not ask the reason why. “Nor will I keep within my walls any who bet on horses, or go to races”—but how could they go to races?—“or play cards or gamble in any way.” Here there was a fearful drawing of breath from those who were conscious of cribbage or Van John. “The very large salaries which you all receive are proportioned to your merits, each according to age and to place. I know what ought to be your standards. If you spend more, if you want more, it is sign of extravagance. It shows that you are unfit for the responsibility of handling money.” Here there was a general dropping of eyes and a dead silence: no one ventured so much as to cough: for, alas! all were sinners alike: all had grumbled at the screw. “As, therefore, I am prepared to deal with you from the highest to the lowest, from the oldest to the youngest, from the richest to the poorest, so I must be prepared to deal with my own son.”

Here they all breathed freely. It was his son, then, not one of themselves, who had been found out. Sir Peter's son, Mr. Frank, was to be made an example of, not the clerk who had only paid five instalments of his bicycle: not the clerk who had yet to pay for his great-coat: nor the clerk who secretly put a bit on the favourite: nor the clerk who sometimes went to a music-hall: nor the clerk who whispered funny stories which ran the round of the clerks. None of these, but Mr. Frank, the son and heir, the much-envied, and the fortunate. The colour returned to their cheeks: their knees strengthened: they stood upright. No one was going to be sacked, and if it was Mr. Frank, what would it matter to him?

Sir Peter went on, enjoying the situation as much as if he were the just and inflexible Father in a tragedy, and the executioner and the block were waiting outside.

“When I announce to you that I have discovered my son in an action which I will only describe to you as unworthy his position in the Bank: unworthy his position as my son: you will recognise that I must mete out to him the same punishment that awaits any of you who may be guilty of a similar act. My son leaves the Bank to-day: I expel him. He also leaves my house: and he is cut off from what would have been his inheritance. As a parent, I wish him repentance, as I should wish for each and all of you under similar circumstances, repentance awakened and enforced by suffering, naturally following such a sentence. I also authorise Mr. Ellis to pay him whatever salary is due to him up to this day. You have seen, all of you, how punishment overtakes the guilty. Return to your duties.”

They walked out, Frank with them. He took the money due to him: he changed his coat: he put on his hat: he nodded a cheerful farewell to his fellow-clerks: he walked away.

This was the end of his fine inheritance: this was the termination of his connection with the Bank.

In the street he took out his purse and counted the money: he found that he had exactly, including his pay, just received, eleven pounds five shillings.

“And I've got a good watch and chain,” he said, “and a ring or two and a tolerably good wardrobe—and that is the whole of my worldly fortune.”

## CHAPTER VII.

### AU REVOIR.

The world was all before him. Well, it was a day of warm sunshine, and the season was summer, and the world looked very pleasant. One thing had to be done before going out into the wilderness.

He took the train to Athelston. He would see Nell before he started. He found her sitting among the ruins of the Castle among the flowers—her favourite retreat now that the boys were gone and the place dull.

“You here, Frank?” She started up. “Have you got an unexpected holiday?”

“Yes, quite unexpected, and a very extensive holiday too,” he replied. “A long vacation, in fact.”

“What is it, Frank? Has anything happened?” For his face was serious though he smiled.

“A good deal has happened, Nell. Let me tell you briefly. My father has turned me out of the Bank.”

“Oh, Frank!”

“And out of the house—that house”—he pointed to the Elizabethan mansion—“and, I suppose, out of this Castle as well.”

“Frank!”

“And out of his will. So, you see, Nell, I have now nothing.”

“Frank, what does it all mean?”

“Exactly what I say. So I have run down to say good-bye, Nell.”

“But not without telling me more.”

“I don't want to tell you any more. Only, Nell, you have known me since I was that high. We have always been friends. Can you believe that I have done anything of which I am ashamed?”

“No, never, Frank.”

“Then,” his voice shook, “it is unnecessary to assure you that I have not to reproach myself with . . . with anything that need give you pain.”



"No, Frank, do not say it. I cannot bear that you should think me capable of believing —" The tears came into her eyes, and she broke down.

"And now I have caused you pain. And I meant just to say good-bye, and to go."

"Tell me more, Frank. Reports will be spread."

"What I tell you is for your own ear only, then—mind, for no one else—no one. As for reports, I don't care so long as you do not believe them. The reason is that I had occasion—a just and laudable occasion—for a sum of money. I had to go to a money-lender, to whom I gave a promissory note—if you understand

as Ruskin says, is the perfectest person that the world can show." He laughed, as if the matter were not, after all, very serious. "I have no fear. I shall get along."

"But, Frank, you are not penniless. There is the money from your mother. You have told me of that."

"My mother's money. I should get that in a few weeks. But, you see, I am under a cloud, and I think, out of respect to my mother, I would rather not take her money until the cloud vanishes. What has moral turpitude to do with anything that belongs to my mother?"



*"The family was mine, I was the young man."*

what that means. I got what I wanted. The man broke confidence, and for some reason communicated the fact to my father. He at once concluded that it was profligacy and extravagance and moral turpitude. That is what he called it. Now you understand."

"Oh, Frank! But can nothing be done? Can you not explain to him?"

"Nothing, Nell. Without the least proof he concludes that I have been leading a life of—all that—you know. He refused to hear a word. I believe that he enjoys a good, thorough, unforgiving frame of mind, and the feeling that he is a real Roman father."

"But—what will you do, Frank?"

"I don't know. I shall go abroad somewhere. I've got a pair of hands." He held them up for proof of the assertion. "I shall realise that the working man,

"Is that just, Frank, when you have done no wrong?"

"My father would like his sentence to be carried out in all its rigour. He shall not be pained by my demand for that money of which he is one of the trustees. He wants my conscience to be awakened by suffering. So I go out empty-handed to oblige him."

"But what will you do, Frank? Where will you go?" she repeated.

"What can I do? I am close on one-and-twenty. I can row: so can any sailor. I can fish: I can shoot: I can play cricket and football and golf. I have learned Latin and Greek and French for fourteen years, and I know neither Latin, nor Greek, nor French. This, you see, is the advantage of being at a great public school. I can write and I can spell. I can also add up. I know no trade. I can make nothing and mend nothing. I understand no machinery. I am just



a helpless Englishman of the worse sort that they call the better. And now I've got to earn my own living, and, upon my word, Nell, I don't know exactly how it is going to be done."

"And I can do nothing for you!"

"Nothing, Nell."

His face was serious for a moment. Then he smiled again. The sunshine was never long away from his face. "Oh, I have no fear—not the least fear. Somewhere in the world they must want a fellow like me, if it is only to fetch and carry. And I say, Nell," he laughed in his old way—"if you knew what a relief it is to get out of that beast of a Bank! Out! The entering and the adding up. Always figures: always the chink of the gold and the rustle of the notes. Always those poor chaps in rows, afraid to whisper or to look round. I'm out of it! And whatever happens, I go back to the Bank no longer."

"If you could have left it any other way!"

"I have come to say good-bye. Mind, I shall be back in time for that meeting—when is it?—on our joint birthday, May 15, 1900, in five years' time. What an old stagger I shall be! In five years, Nell."

"You will have forgotten everything by that time."

"Shall I, though? You shall see. Mind, I shall come back. I feel certain that I shall, somehow. I can prophesy so much."

He was loyal. He longed to take her in his arms and bind her by the memory of kisses and love's vows. But he remembered his rival. They must wait for five long years.

So he stooped, took her hand, and kissed it.

"Good-bye, Nell," he whispered, "Good-bye."

## CHAPTER VIII.

### THE GRAND DISCOVERY.

So Frank disappeared.

It became known in the town of Athelston, through the reports that reached the local Branch, that there had been a serious rupture between Sir Peter and Frank, and it was reported that, in presence of the whole of the London staff, Frank had received his discharge from the Bank: with it his expulsion from his father's house; and, to complete the job, the promise of a man who never swerved from the slightest promise that his name should be removed from the place as heir to the estates and property that would otherwise have come to him.

What had he done? Nobody knew. What had become of him? Nobody knew.

Had he committed some crime? Was it only some folly? Nobody knew. Nobody had the least suspicion. Nell kept silence as to what she knew. And all that Jack could tell was that, the day before the catastrophe, Frank and he had dined together: that Frank was quite cheerful, and that nothing had been said to indicate any danger of a misunderstanding, or quarrel, or rupture between father and son. As for his own business, all he knew was that the papers and the release had come

to him posted by Frank. Of the promissory note he knew nothing.

But Frank had disappeared.

It then became known, somehow, that he had not claimed, or received, the fortune to which he was entitled by his mother's will. Then people looked at each other and shook their heads. A young man sent out into the world as Frank had been, to neglect, or to forget, a lump sum of a good many thousand pounds! What could that mean?

To the world at large, when a young man is thus publicly expelled a service, and when he disappears in so mysterious a manner, there is but one interpretation commonly ascribed, and it is whispered, not spoken aloud. Frank had "done something." To "do something" is to incur penalties of the law. That is what people meant.

The summer passed away: the autumn followed and the winter: but still there came no news of Frank.

So passed four summers and four winters, and there came no tidings. The Society of the Gentlemen of Athelston met once a week in ancient form. For them there was little change. Still the Prime Minister remained strangely oblivious of the Archdeacon, and gave his mitres to other ecclesiastics, younger, of less dignity, and of poorer presence. No one noticed that the temples of the Gentlemen were more visible than of old: that the crown of the head was more shiny, that grey was showing through the brown, and that there were lines around the eyes. It is happy for man that advancing age creeps: it would be terrible were it to spring suddenly and clutch and claw a man, tearing off his socks, pulling out his teeth, stiffening his fingers, putting red-hot pins into his joints, and taking thought and reason and fancy out of his brain.

At these weekly meetings there was no change, save that three, at least, out of the four were always thinking of Frank, and that nobody spoke of Frank.

As for Jack, he continued at his hospital: there were no more excursions into the world called that of Pleasure: there were no more temptations by unknown and mysterious Voices: the Diggings ceased to be lonely: there were no more debts: he had had his fling and his plunge, and he had received his



*Sir Peter saw himself upon a highroad, wandering away penniless.*





*He put his hand to his forehead as if trying to remember something.*



punishment—as he thought. But there was more to come. He passed his examinations one after the other, and with credit: for him there had been no thought of love and courtship. Like all young men who take their work seriously, his mistress was the Muse of his Profession, the Guardian Goddess of Healing. Everybody knows this peerless Nymph. Her eyes are keen and her eyebrows bent: you may find her sitting beside a bed in any of the wards: her face is full of thought: to those who court her with hard work, and give her all their heart, all their soul, and all their strength, she gives the power of reading the unseen human frame like a printed book: she gives sympathy: she gives pity: she gives knowledge: she gives wisdom. So lavish were her gifts to the young man, Jack, that no one would believe that once, for a brief space, that young man could have made himself so great an Ass.

Frank had passed away. No one remembered him save those two or three old friends. The world had forgotten his existence: and even his friends now never spoke of him. But Nell waited in confidence. Frank had promised to come back. It was enough. She lived upon that promise. Once she ventured to speak about him to Sir Peter himself.

He found her one day sitting in the ruins of the Castle, and addressed her graciously.

"You like this lonely place?" he said. "To be sure, at this time of year it looks well." It was again the early summer, and the flowers and foliage on the walls, as on a day long gone by, made the ruins lovely.

"I come here," said the girl sadly, "because it reminds me of the time when we used to play here—the two boys and I."

Sir Peter turned away.

"Oh!" she said. "I must speak, Sir Peter—I must speak to you about Frank."

"I cannot talk about that unhappy boy."

"I have a claim to be heard, because before he went away he—with another—asked me to choose between them—"

"He made love to you? That boy? I am grieved indeed to hear it. This is an additional blow—an additional crime. He dared to drag you with him into the misery into which he is plunged?"

"It was here—on this spot—that I promised to choose between them—on a certain day. Therefore I sit here and think about him, and sometimes dream that I hear his footsteps." Her eyes filled with tears.

"Poor girl! I pity you. For he is utterly unworthy. And he can never return. Did he confess to you what he had done? Did he tell you how I treated him?"

"He told me everything—except the cause of his visit to the money-lender. But he assured me—though I never would have believed otherwise—that it was no unworthy motive."

"It was to find the money to pay for his profligacy—for his vices."

"Oh! you concluded hastily. Oh! Sir Peter, you never knew your son. Because he was not like yourself, austere and hard, you fancied that he was frivolous—and worse. You never knew him. Never did Frank harbour a degrading thought: never did he commit an unworthy action!"

"Poor girl!" But his face showed no sign of pity. "Deluded girl! He confessed to the Wretch from whom he borrowed money that it was to save the honour of a house and to prevent the ruin of a young man's career. Yet you say that I was unjust."

"What house? What young man? Then it was some act of kindness—of mercy—for which you condemned your son. Of a surety, Sir Peter, it was not your house that he saved—nor was he the young man whom he rescued."

"Nay... You know nothing. Why then did he not speak out while there was yet time? I charged him plainly. He denied nothing."

"He was too proud to deny—or perhaps it was not his secret. Or perhaps you gave him no opportunity."

"I put the case before my London Manager. I showed him the papers—the money-lender's statement of the interview with the young man—that is, my son. I showed him the promise to pay. I asked him if there was any other interpretation to be put upon these documents except that of turpitude—turpitude—turpitude? He said that there was none. Had the money been wanted for a legitimate object he would have come to me—or he would have laid the case before Mr. Ellis. But he did not: he went secretly to a disreputable usurer. Or, if the money had been wanted for a charitable object, had I ever—ask yourself, child—had I ever refused assistance for a worthy object?" Indeed, Sir Peter was the Chairman or the Patron of every Reformatory, Asylum, and Refuge within the county.

"Perhaps the object was not what you would call worthy."

"After punishment I show mercy. Every case of penitence is worthy—every case of folly demands punishment. I forgive those who are contrite, I punish those who are guilty. As for that unhappy boy, he had his chance. He might have explained. My London Manager was present. He might have explained, had explanations been possible. He let his guilt be proved by his silence. Let me beg you, my child, as the daughter of my old friend, one of the few men for whom I have a respect, to put the wretched boy out of your thoughts, as I have put him out of mine. For me he exists no longer. He will never return: let him be as one who is dead."

"He will return, Sir Peter; he will return. He will prove his innocence: he will heap coals of fire upon your head!"

"Unfortunate—deluded—infatuated girl! Let me never hear another word

on this subject!" And so, with voice and face and eyes set harder than ever, Sir Peter turned away.

When things begin to happen after a long period of continuance in one groove, with no outward signs of change, they come together with a rush. Four years and more had passed away; there had been no change in the little town of Athelston. On market-day the people stood about the stalls and bought and sold and talked in their slow way: and always the clock struck the hours, and the days passed and the churchyard grew more populous, and other children in quick succession played about the street.

"Nothing changes here," said Jack. It was close on Christmas, and he was taking a holiday from the hospital. "I believe that I shall come down in a hundred years and find the same people and hear the same talk."

"You must not look for change in this old town," said Nell. "It is you who change in London—you who pass examinations and get appointments in hospitals: as for us, we only grow old and presently die."

"The Archdeacon still preaches the same sermons, and his wife still considers that he will very shortly be made a Bishop. And the Society of the Gentlemen of Athelston still meets on Wednesday evening. All is the same as it used to be—except for Frank!"

"They have forgotten Frank. Everybody except you and me has forgotten Frank."

"I can never forget him nor the service he rendered me," said Jack. "But you, Nell, can you not forget him?" There was more meaning in his voice and in his eyes than in his words. Every woman knows the interpretation of certain tones and inflections and of a certain softening or yearning in the eyes.

"Would you like me to forget either of my old companions? But he will come back."

"He is dead. Poor Frank! If we only knew where and how! He must be dead. Why should he keep away for so long? Had I offended him? Good Heavens! and after doing me the greatest service that ever one man did another! Yet he has never sent me a line. He must be dead."

"He is silent," she went on, "because he is too proud to protest against the charges and accusations which were made against him."

"What charges? What accusations? All we know is that he was turned out of the Bank, in the presence of the clerks, without any reason stated. There never was any man, I am certain, with a record so clear. Charges! What were the charges? He left me in high spirits the day before. And he did for me that great service of which I spoke just now. Heavens! when I look back—when I think of what might have been—what would have been—it seems as if nothing could ever pay back that service. To be sure, I would rather not pay it back. Let me remain in his debt for ever."

"He told me nothing about any service done for you."

"No; he would not tell anybody. It was not his way. Mind, Nell—but you do mind—Frank is the best fellow in the whole world. I will tell you. I should be ashamed to tell my father; but I can tell you, because it is Frank's secret and mine."

"Do not tell me if Frank would like it your secret and his alone."

"Frank can do nothing that you would not like to know. You shall hear. I came out of it pretty badly. I am going to lower myself in your eyes, Nell; it is a horrid story. I tell it to you for Frank's sake."

He proceeded to relate the story of which we already know the outlines. He spared himself not at all. The girl heard him with a troubled face. Like most girls brought up in ignorance of the world, she could not possibly understand how riot and extravagance have attractions which can tempt a young man. Then came the part where he sought the assistance of the money-lender. At the mention of this name Nell became at once interested. A money-lender! It was by a man of this trade that Frank had been dragged down.

"You, too, went to a money-lender?" she asked.

"I, too—but who was the other? I went, and I borrowed money of him—on conditions. Don't ask me how I proposed to pay the money. I went again. I got more advances. The thing went on until I was pulled up by hearing that I owed nearly £200, and that I must pay—or—application would be made to my father for nearly £200. How could my father—you know how poor he is—find £200 in addition to the cost of my medical education?"

"Oh! I begin to understand. Oh! go on—go on, Jack—go on—what happened next?"

"One night we dined together, and I told Frank all. Remember what would have happened. My father would have paid that money—you know how honourable a man he is—he would have paid the money and pinched himself for life. That was nothing compared with the disgrace of the whole business, and the ruin of my work—"

"Oh! now I know—now I know." To his astonishment Nell clapped her hands. "Now I know. You told Frank. He went himself to the money-lender."

"Did he? How do you know that?"

"I know more. He transferred your debt to himself, and because he had no money he gave a note or promise of some sort to pay in three months—when he would have money. He told you that you were free."

"He sent me a discharge in full of all claims. But about the promissory note I know nothing. I never asked how he managed the business. It was his secret."



"And the money-lending Wretch informed Sir Peter of the debt, but not of its cause. And that was the reason, Jack, that—and no other—why Frank was sent out into the world. He had gone to a money-lender, his father said, to borrow the means of paying for his vices. Oh, Jack—Frank set you free—but at what a price! At what a price!"

"Yes. There is something. I can tell his father the truth. Why, if the whole truth that I was so anxious to hide were to be proclaimed by the town-crier to-morrow in the market-place, it would be nothing compared with the mischief I have done."

Nell touched his hand gently. "Be sure," she said, "that Frank does not



*A newspaper not more than a week old had found its way to the station.*

"Say it again, Nell. I seem not to understand."

She repeated the story.

"And Frank kept silence! And my—my folly—was the cause of all this trouble! Can I forgive myself? What can be done? What can I say or do?"

"Frank has gone away—we know not where. Nothing can be done."

think so. And as for me—do I not know that had you learned the truth you would have refused to pay the price?"

This was Wednesday afternoon. Sir Peter was always at the Bank on that day. Jack went there and sent in his name. The Manager came out. His face was troubled. At the moment the young man's mind was too full of his own affairs to observe this phenomenon.

"Sir Peter is very much engaged," he said. "Could you write your business?"

"Tell Sir Peter, please, that my business is most important, and that it concerns his son."

"Concerns his son?" repeated the Manager. "He will not have the name of his son mentioned."

"Tell him, nevertheless, if you will be so kind, that my business concerns his son."

The Manager took back the message and returned. "Sir Peter will see you," he said.

Jack stepped into the Manager's room. Sir Peter was at the table, a pile of telegrams and papers before him. He looked up. "Concerns my son," he murmured. "You have business—that—pray go on."



"I have come to tell you, Sir Peter, that you acted rashly towards Frank—towards your son. I have only just learned the truth. You expelled him from the Bank with ignominy: you sent him penniless into the world. I know not what has become of him. If he is dead, his death lies at your door: if he lives, his life for four years will be a reproach to you as long as you live."

"I do not know, young gentleman—"

"I am going to tell you. Frank went to this money-lender: it was not on his own account, but on mine. He went to get from the man a delay—for me. He went to save me—not himself—from the consequences of my folly—not his own. He found that the only way in which he could succeed was by taking this debt over to his own name and giving a promissory note. It was his first and his only visit to a money-lender. He had no debts: he had no vices: he had no follies. There was never a better fellow in the world than your son Frank."

"He confessed. He made no denial. It was to save a family from shame, and a young man from ruin."

"The family was mine. I was the young man."

He laid his hand upon the table, and stooped, gazing into the face of the proud and austere man.

"I—I cannot understand. This is all news to me. Why have I never heard this before? Why did he not tell me? Why did he not come to me for the money?"

"Because you would have refused it. What! Forgive a fool, and save him from the consequences of his folly? Never! You would have brought my

"There are other reasons why Frank ought to be at home," said the lawyer. "I hear sinister rumours about the Bank. Sir Peter is not what he was."

"What I told him to-day," said Jack, "isn't calculated to make him happier."

"Where is Frank?"

"He went to Australia—I have ascertained so much. Now, Sir," he addressed his father especially, "the whole trouble has been caused by me. I cannot rest for thinking of it. Let me go and find Frank, and bring him back. It is not so very big—this world."

"Go in search of him? And about this appointment?"

"I must give it up—I must give up everything—if I can only find him and bring him back."

"Then," said the Doctor, "go, my boy; go: and if you bring him back to us we will all go on our knees before him and ask forgiveness for suspicions undeserved and thoughts unworthy! Go, Jack. If you have to ruin all your chances for life—Go!"

## CHAPTER IX.

### SIR PETER REVOKES.

The Bank, as everybody in the financial world knew well, was going down-hill. It takes time for an old-established and trusted Bank to lose its credit. The country people still believed in Elsing's, and still preferred Elsing's notes to those of the Bank of England. But there were signs which might have alarmed them had they



*Jack went up to the front with an ambulance wagon.*

mother to the grave with shame: you would have stood by while my father was crippled: you would have rejoiced to see me deprived of my profession and my career: and then, and not till then, you would have spoken of forgiveness. Go to you? Frank knew you too well!"

Sir Peter listened, without a sign of emotion. "I must think this over. Your manner is strange. You do not consider to whom you are speaking."

"Think it over, then, and say to yourself that your son was wholly free from every kind of folly: his days were spent in the Bank: his evenings were given to a lot of ragged lads. Think it over."

He went out. The Manager returned.

"About these figures, then, Sir Peter?"

To his dismay the chief replied—"Never in debt at all, and he had no vices."

"These figures before us, Sir Peter. They are very disquieting."

"Disquieting, Sir? Why disquieting? Elsing's Bank, Sir, is founded on the solid rock." He rose and took his hat.

Outside his carriage waited. He got in and was rolled off, sitting bolt upright: while the people looked after him, and said to each other that it must be a grand thing to be so rich and so happy.

On Christmas Day there was a dinner at Cromwell's House. After dinner, Jack Aylwin, with a serious countenance, begged permission to make a certain communication.

He told his father and his father's friend the whole story—his own folly, Frank's generosity, and the penalty he paid.

Then he waited for the two elders to speak.

"The past is done with," said his father. "You have had your lesson, Jack: but Frank must be got home again."

understood. Some of the smaller Branches were closed: there was no pushing forward or opening of new Branches: no salaries were raised: the staff was unincreased: the London Branch, greatly reduced in the number of its people, removed to less expensive premises. City people looked upon the removal with suspicion.

There was one proprietor, and only one: there were no shareholders: it was not a company. Sir Peter alone held in his hand all the strings: he alone, if anyone, knew the situation. Yet there was not a single manager of a local Branch who did not tremble, looking at decreasing business: not one but recognised that Sir Peter was no longer the man he had been.

However, the credit of the Bank was still maintained. Sir Peter was reputed to be enormously wealthy. Nobody, knew, of course, how much of his property had been mortgaged and how much lost—thrown into the Bank and lost.

No one but the proprietor could understand the real position of the Bank. But Sir Peter lived in the Fool's Paradise natural to one born to great wealth and the command of an old and solid Bank: he thought his resources to be inexhaustible: he thought that the Bank was suffering from a temporary check: he raised money on one security after another, and each new advance in time was swallowed up. In blind ignorance he blundered on.

Imagine the terrible moment of awakening!

The inevitable day arrived when he learned that nothing was left at all: his great property was gone: all was lost or mortgaged: nothing left except the contents of his house.

He sat in his study: a big room furnished with solid bookcases, solid books, solid tables: the study of a man solidly rich. And he looked about him, trying to understand that his riches had taken wings and had fled. He was unable to understand how such a thing could have happened. Presently he saw as in a vision the Bank closed and the shutters up: he saw his house closed: he saw





*"Good heavens!" he cried, "the man's alive!"*



himself upon a highroad, wandering away penniless. And in his brain there rang backwards and forwards words repeated over and over again.

"You drove your son out into the world. Now go yourself." "You drove your son out into the world. Now go yourself."

Then the words changed to words of his own, which mocked him: "Justice demands punishment. After punishment, mercy—when contrition has been shown. Punishment first—you have sentenced yourself."

So all that afternoon the rich man deprived of his riches sat in a helpless despair. He was alone in his knowledge. No one else knew of it. When would it be revealed? When would the world learn the truth?

In moments of supreme misery and doubt the mind catches at anything as a distraction. Sir Peter remembered that the Society met that evening. When the time came he got up, composed his face and his mind to the semblance of calm, and drove to the meeting as if nothing had happened. It was not acting: it was the relief of the mind called away to think of other things which enabled him to present that ordinary appearance. Afterwards they remembered that his face was curiously touched with grey. It is the worst sign possible when a man's face looks grey.

This evening the Archdeacon was in great importance. He had in his pocket the offer of a Colonial Bishopric.

"This," he said, drawing a card, "may be my last evening with the Society. I have in my pocket an invitation—an offer—of the Bishopric of Tobago—Tobago—an important island in the West Indies."

"They have remembered him at last," said his wife. "I knew they would sooner or later."

"But," said the Doctor, "is it worth your acceptance?"

a smile: the eyes became gentle and pitiful, like the eyes of a girl. The other players observed this change. They sat with their cards on the table before them, in a kind of stupefaction. What did this mean?

Then Sir Peter laid his hands upon the table, and stood up, rising with apparent difficulty—

"Gentlemen of the Society," he began, but his voice was thick: he spoke as if feeling for words, and his breathing was heavy. "This is the last occasion, I believe, on which I shall have the honour—the honour, I say . . . of . . . of . . ." He stopped and began another sentence. "I hope that, as I was just saying before I was interrupted . . . that the venerable Society may continue the punch and . . ." Here he wandered again. Coming back gradually to coherence, "I did not intend to mention the thing to-night. In a day or two—or a month, perhaps—you will all know. But since I am here, and we are all friends, and since it is just as well that you should know as soon as possible, I may tell you that he had no debts, and that he had no vices, and that the money was not for himself at all. There was another matter that I wished to tell you . . ." Here, again, he wandered.

By this time the other players were standing up, and the ladies, wondering what this phenomenon meant, were gathered at the table as well.

"I am glad," he went on, "that I have told you"—but he had told nothing. "You will, of course, understand that I have suffered greatly. It was not until this afternoon, when your son, Doctor, called, that I understood the truth. The telegrams of to-day make it certain that my son had no vices—and—if there are no more securities available—justice will demand punishment first and mercy afterwards—with contrition—with contrition. I shall probably go into a Reformatory. You will all be there to see."



When the train arrived at Waterloo the wanderer and exile was met by Mr. Osbert and Dr. Aylwin.

"It will be a stepping-stone," the wife explained.

"I go," said the Bishop-elect with dignity, "where duty calls me. Mine is the knave. The climate is healthy, I hear. The society is small, but as good as one can expect out of England. The—ahem!—other considerations are satisfactory. We are partners, Sir Peter. I believe that there is a distinct call to Tobago."

"Alas!" said the Doctor, "we shall have to play Dummy."

When Sir Peter had to deal, strange to relate, he made a misdeal: a thing he had never before been known to do.

The game proceeded. The Archdeacon, or the Bishop-elect, from time to time cast an uneasy look of surprise and inquiry across the table. What was his partner doing? Generally, Sir Peter played a steady game, according to rule. To-night he seemed to observe no rule. He played like a schoolgirl. He paid no attention. His partner observed that the game was simply being thrown away. But he restrained himself. Sir Peter would pull himself together.

"Three by tricks," said one of the adversaries, scoring.

"Two by honours," said the Archdeacon. "Sir Peter, you did not return my lead."

"Return your lead? What was your lead?"

"I led trumps. That was all"—in a hollow voice. "A return of trumps would have given us the game. But never mind. The best players sometimes make a mistake. I fear that as a Bishop I must not play whist. However—"

The game went on. And then a terrible thing happened. Sir Peter made a revoke.

The adversary turned a trick and proved the fact.

"It is too true," groaned the Archdeacon. "Sir Peter, you have actually made a *Revoke*! Wonderful! How long is it since such a thing has happened to any of us? Twenty years? Surely, quite twenty years. If we were superstitious, we might accept the Revoke as an omen of disaster."

The Doctor looked at Sir Peter curiously. He saw a strange thing, for the austerity all went out of that hard, cold face. It became another face: the features were the same, but the expression changed: the mind of the man had undergone some sudden alteration: it was now a soft, even a yielding face: the mouth relaxed into

He stopped: he put his hand to his forehead as if trying to remember something. Then he reeled, and would have fallen, but the Doctor caught him and laid him gently on the floor.

They carried him to bed and left him with the Doctor. Then they gathered round the fire and talked in whispers.

The supper that night was a funeral feast, and there was no bowl of punch.

"Archdeacon," said the Doctor, "or my Lord Bishop, if it is not premature—"

"Not, I fear, until consecration."

"—I am very much afraid that next winter the Society will have to play double dummy."

And lo! when the morning came and the sick man opened his eyes, wit and memory, and austerity and philanthropy, and all were gone, and Sir Peter was out in the world, not only deprived of his treasure hoards, but also deprived of his wits. Henceforth he would be as a child—a gentle, docile child, never to grow up.

## CHAPTER X.

### FORTUNE'S DEBT.

To look for a man in the wide world, where there are so many men, seems a wild-goose chase. It is not, however, either a hopeless or an impossible task, always provided that your man has actually gone out into the world. I mean that perhaps he has stayed at home. In that case the difficulties would be multiplied tenfold. Suppose, for instance, that, being a resident in Club-land he should go away, say, to Spitalfields or Clerkenwell. Who would find a man in Clerkenwell? If a man was not wanted by the police and had "done" nothing, he might live a long life through with very little fear of discovery. All he would have to do would be to change his name, adopt a calling of some kind in order to avoid suspicion, and perhaps "make up" a little. I once wrote the history of a man who desired for certain reasons that his friends should think he had been drowned. He, therefore, after laying his plans so as to induce this belief, conveyed himself to a side street in Stepney, where he took a ground-floor lodging, changed his name,



assumed spectacles, grew his beard, and put an announcement in the window that book-keeping, arithmetic, and writing were taught by the occupant. This man was absolutely safe.

In the case of Frank Elsing the thing was much more simple. He did not, to begin with, change his name: nor was he anxious to conceal himself: his story might have been told to anybody, pasted on the wall, or made into a sky-sign, for all the harm it would do him. He was, further, a young man, of striking appearance, tall and comely, frank of manner, and of a cheerful countenance. Further, it had been ascertained that he had gone out as a steerage passenger in an Australian liner bound for Melbourne. These points, you see, were very much in favour of success.

Then, again, if you ask yourself what such a man would do on arriving at his port, you will find that at first he will take what he can get in the town. He will try to find employment at the special kind of work that he can do. Here was the main difficulty. A carpenter or a cabinet-maker would go to masters in his trade. Frank had no trade.

What could he do? What did he know? He answered the questions himself. He had been at a public school: he had learned during nine years a very little Latin and less Greek: a very little history: a very little French: a very little mathematics. All these contributions or doles of knowledge had been forgotten. He could ride: he could shoot: he could play various games, such as cricket, football, golf, and an amateur and a gentleman. But these accomplishments would not advance him much in a colony. Then, again, he had been for two years a junior in a Bank: he wrote a fairly good hand: he possessed general intelligence. He might become a clerk on the strength of the latter qualifications. He was not tempted, because there are already more clerks than places for them to fill, and all those appointments which are worth having are already filled by Australians. Moreover, he would not begin again to sit at a desk. Clerking attracted him not.

We are still at the stage of civilisation where it seems to the multitude a finer thing to drive the quill than to work the plane and the saw. I think that we are nearing the end of this stage: the heresy of the black coat is almost ready to disappear: the old pride in the craft, in the leather apron and the shirt sleeves, is ready to come back. It was to a craft that Frank would have joined himself. But, alas! he knew no craft.

Another refuge for the destitute is the newspaper office. There are many pickings on a newspaper. As a gatherer of events, if one is sharp, active, and

observant—if one can write paragraphs at short notice on flimsy, or descriptive articles full of life at the bar of a saloon—then the lower walks of journalism may offer an exciting livelihood, if a precarious one.

Frank, however, had no yearning for the profession of letters in any branch, and was not tempted by the charms of the pen and the sixpenny "par."

Formerly, when a young man wanted work and could get no other, he went about among the private schools looking for a place as Usher. This no longer offers itself to struggling talent. The Board School has shut up the

old private schools, the lower middle class. Incompetence must look elsewhere.

Some young men, again, look to the stage as an opening for undeveloped talent. The stage is to the young adventurer what the private school is to the private scholar. He is taken on if he is lucky: he quickly proves that he cannot act: he learns in a few weeks all he can ever learn of the art of acting: and he remains a starving hanger-on of the theatre for the rest of his life. This young man at least was not tempted to try the stage.

He began, then, with an equipment of knowledge and accomplishments very slenderly adapted for the service of the world. He was obliged to take whatever Fortune offered: and, as in a land where only crafts are wanted, he knew no craft, he was compelled to accept the meanest and the lowest jobs. Fortune was favourable. She gave him various posts: a place on the railway connected with the police department, where he dodged Death the Destroyer all day long among the trucks. She gave him a job as a messenger, a hall-porter, a night watchman, a hotel, a gardener's assistant, a plunderer's handy man. One might fill a volume with this pilgrim's experiences: they could hardly have been

vicissitudes, because he was always down below among the men of the broom back and the horny hand: but no one can deny that they were experiences.

It was four years since his exile: he had been all that time a working man of the humbler kind: he had never put on the dress of a gentleman: nor had he spoken to a gentlewoman: nor had he entered a house or sat at a table where there was culture or refinement. His life, which had strengthened his limbs and given breadth to his shoulders and depth to his chest, inasmuch that he was now a son of Anak to look upon, had not made his conversation or his thoughts coarse or common. Nor was he one whit saddened. He should go back to England to keep that appointment: somehow or other, he knew not how.



Frank was back again. He stood before his beloved.



Fortune owed him so much after kicking him about like a football for years, and would certainly pay that debt. On that point he entertained no doubt whatever.

On May 15, in the year 1900, he was to be in the ruins of the Norman Castle to meet the girl he loved. Yet he was up-country and shepherding. It is an occupation which is at once healthy, responsible, and belonging to the open air. So far it is desirable. There are other points about it, however, which are less advantageous. It is not a service with prizes or promotions: it leads to nothing if a man stays too long shepherding; he is fit for nothing else, and can become nothing else: he belongs to the Australian upland. When they live three or four together in a hut there is company: the talk of it is monotonous; the ways of it soon satiate the sharers in it: the food is monotonous: the work is monotonous. There are no books for them: there are no newspapers: there is no post. The whole world is as silent as the nether world, the world of the dead: they hear nothing of the windy ways of men: some of them forget the world altogether. In such a life, which Mark Tapley should have tried, there is some credit in being jolly.

There was a day late last year when Frank came home, weary with the heat and the work of the day, to the hut which he shared with three others in the same plight as himself. To his exceeding great joy a newspaper, not more than a week old, had found its way to the station.

"The war's begun, old man," shouted one. "Won't we give them a licking, just?"

"My son," said another, a grizzled old man, "don't cry out before you've done it. I know the Transvaal. They mean to fight."

"And they've accepted Colonias! And they're recruiting down in Sydney!"

"Let's have supper," said Frank.

After supper he took up the paper and read it in silence.

"You fellows," he said, "what did I tell you? Something, I said, would take us out of this before long. Why, it only wants six months to the time when I've got to show up in England. I knew something would happen!"

He put on his hat and coat. "Who'll come with me? I'm off to Sydney. I'm going to volunteer."

There were four men in that hut. Two of them joined him: the three tramped off to the nearest railway-station: and so got on to Sydney. In two days' time Frank had changed his rough shepherding clothes for a neat uniform of light brown: and he was carrying a rifle: and he was drilling with zeal, and, with the rest of the New South Wales contingent, he was eager for the ship to sail that would take them to the place where the fighting was going on.

At this very time his old friend, in pursuit of him, landed at Melbourne. He inquired of the police: they knew nothing: had never heard the name of Elsing. Had the man been a sharper or a "sportsman," they would have

known all about him: had he been a bookie, they would have known where to find him. Virtue too often has to remain in obscurity, you see: it is the price men pay for being virtuous: the police have nothing to do with the virtuous. Then Jack put an advertisement in the papers. He offered a reward for the present address of one named Francis Peter Elsing, who had landed in Melbourne in September 1895. No one could give him that address. But he got a start in his search, because a dozen and more were able and willing to give him information as to the various employments of his man, who made friends with everybody with whom he worked. By means of this information he traced

this casual and uncertain career from one situation to another: from one town to another. The last place in which he landed, his man was a night watchman in a warehouse at Sydney. Here he broke down. Frank had held the post for a short time only. He left it of his own accord, saying that he didn't mind work, but he objected to walking about alone in an empty house all night, and that they had better advertise for a recluse or for one who hated his fellow-men.

What was to be done next? He tried another advertisement: a dozen more: there was no reply. Frank seemed to have vanished.

One day, by chance, he got his clue. He was standing in a crowd, looking on, when a small company of mounted volunteers rode through the streets amid the cheers of the people. Why, such a chance was just what Frank would have desired above all things. He went to the recruiting-office. Among the list he saw the name he wanted. But those men had already sailed.

A month later Jack himself landed at Durban, and went up to the front with an ambulance-wagon.



*At the sight of his son, his face lit up with a gleam of memory.*

furious over the beleaguered town: there was fighting in the trenches, and fighting on kopje, fighting in the open, and under cover. But neither shot nor splinter struck one of the New South Wales contingent besieged in that place. The provisions ran short: the fare grew rougher every day, and fever and dysentery fell upon the garrison, and it was worse than the enemy. Yet as the weeks went on, while the men around him sank down and died or were struck down and died, neither fever nor dysentery harmed this man. The joy of war filled his soul: the old instinct of his race was awakened in him as in thousands of others: as in the weather-worn lad beside him, who had been a slouching lout in the London streets and was now a soldier full of fight. At home the folk snatched at the papers, which told of success and defeat: they were elated with the one: they were shamed and humiliated by the other. The men in the field who did the fighting were satisfied if they believed in their leaders.

The shot and shell flew fast and



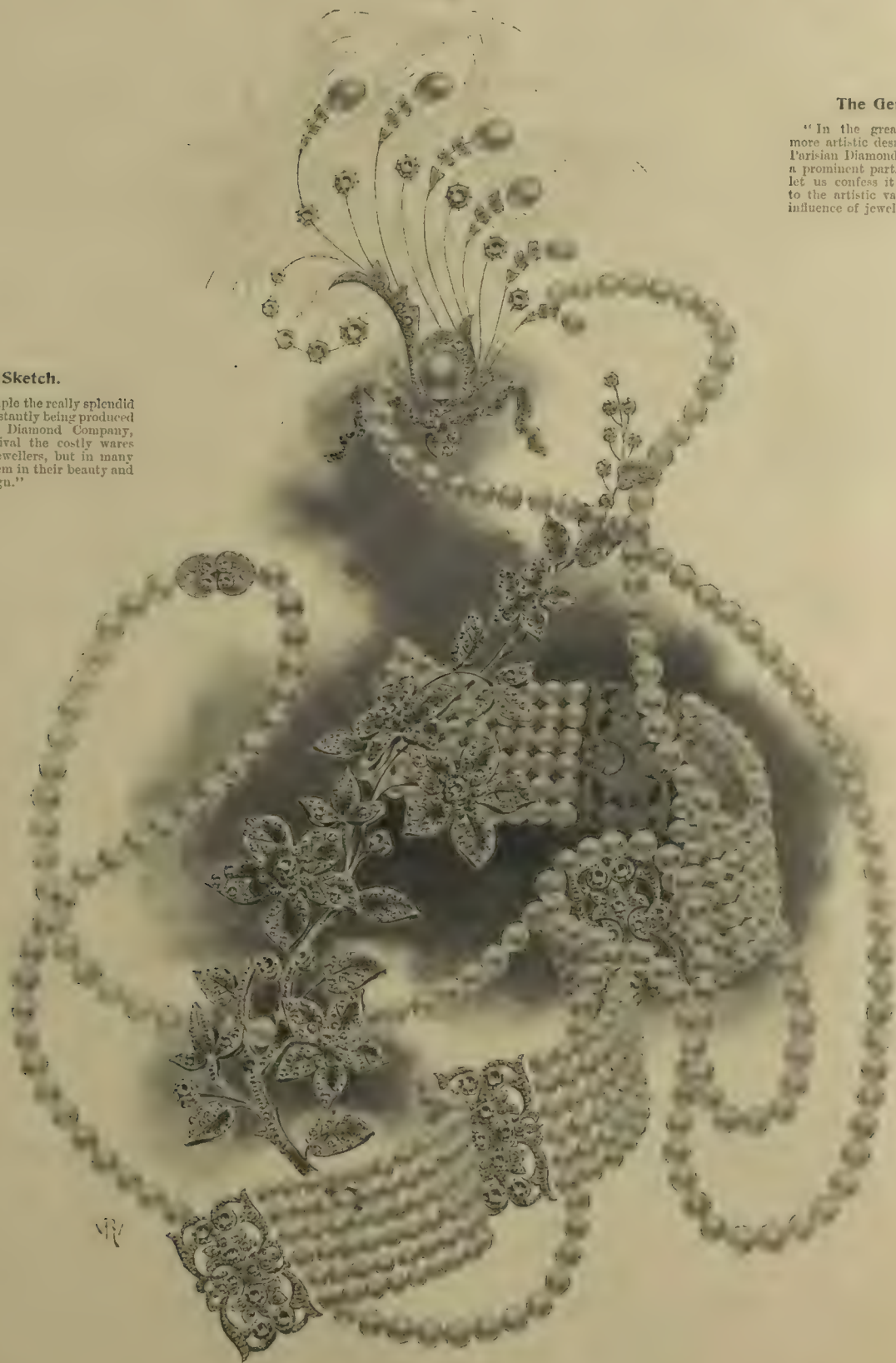
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It was enough for them to do the fighting. The joy of battle! War is a dreadful thing, but more dreadful to those looking from a distance than to those who are in it. There may be a time when the instinct of fighting will be turned into a nobler channel: but I doubt it: we must not expect to change the nature of the man altogether: after many thousands of years, perhaps. When a certain war-correspondent stood on the field of Omdurman two years ago he was fain to cry out aloud that this was the happiest day in all his life. To the man who fights, every day may be the happiest day in all his life.

Frank was in the besieged city. Outside, beaten back by the hills and rocks, and daily pressing on again, our men advanced to the rescue. Daily, those within the beleaguered place heard the roar of cannon, and said: "Surely to-morrow will bring relief!" But the morrow came, and many morrows, but there was no relief.

Yet it came at last. And on the very last day of the fighting, when the relief was well-nigh within the lines, the last man who fell was Trooper Elsing.

"Old man," said Frank, a few days later, "what is the day and what is the month? Oh! Very good. Remember. We're due at the Castle on May 15. You must tinker me up in time. I shall do. Don't be afraid. Why, Nell expects us."

## CHAPTER XI.

FORTUNE PAYS HER DEBTS.

You think, of course, that you know what followed. Nell waited for her lovers in the old Keep. The swallows and the swifts flew about the walls: the church clock struck the three-quarters: fifteen minutes only to the hour: would they, after five years, keep that appointment? Would either of them forget that appointment? If so, which? Would Frank get home for that appointment? You picture the anxiety and the doubt of the maiden until the striking of the clock, when lo!—the two young men appear—and the judgment is pronounced and sentence declared.



*The crowd surged in, shouting "Money! Money! We want our money!"*

His company retired and left him lying on his back, motionless and with closed eyes and white face. They left him there for dead.

Among those who rode in first was Jack Aylwin. Where were the Colonials?

They were easily found: they were shouting welcome to the relieving force. He joined them: he asked after his man—Elsing. Where was Elsing? He was missing.

He was dead: killed yesterday. Not yet buried: lying out on the veldt.

Jack stood among the joyous crowd sick at heart. So it was all in vain! Killed, and only yesterday! Where was it? Two of his comrades, seeing his grief, offered to show him the place, and took him to the trenches outside. There lay dead Boers and dead Englishmen, dead Irishmen and dead Colonials. Presently he saw, lying apart from the rest, the man whom he had come to recall.

He knelt beside him. He felt his heart—it was beating still: life was still in him—a faint spark—but still—life. "Good heavens!" he cried. "The man's alive! Frank! Frank! Open your eyes! Open your eyes! Look up. You are not dead. Don't you know me?"

But Frank made no answer.

They carried him tenderly to the hospital: and to the nurses it seemed as if a bed was wasted on a man who was already dead.

You are quite wrong. Circumstances occurred which interfered with that appointment and entirely destroyed the dramatic effect. The domestic drama is, in fact, a thing very difficult to arrange, and the most careful scenario is always liable to go wrong and to be deprived of its finest situations. For instance, at Southampton—it was on May 14, the day before the appointment—Jack Aylwin telegraphed to his father that he had found, and brought home, the wanderer. It was a kindly thing to do, but, if you consider, it destroyed the doubt and uncertainty which should have formed part of the situation. The Doctor took the telegram to the lawyer, and the lawyer called his daughter. "They have found him, Nell," he cried, "and he's come home. He will be here to-morrow. Jack has been successful." Of course, he did not observe the "mantling blush," and turned to the Doctor. "Quite time, too. We are sitting on the safety-valve. Quite time." He considered the position a moment, and then looked at the telegram again. "Why can they not come on to-day? If they only knew! Let us go up to town and meet them at Waterloo."

There were, indeed, many reasons why Frank's return was as desired.

If you consider, the conduct of a Bank whose proprietor is not only wrecked in fortune, but also in health, is a thing of considerable difficulty and danger. The



situation was discovered by the lawyer, when he had to look into Sir Peter's affairs, and found, to his amazement, that the whole of his great property was gone—thrown into the Bank—and lost. It was irretrievably lost.

Yet the Bank went on. In financial circles its former credit was gone; yet it went on. Loss of credit in London takes time to filter down into the bucolic mind. The Bank went on. Yet at any moment there might be something to destroy confidence, and if there were an alarm and a run the result would be disastrous.

If Frank would only return! The youth, his cheerful face, his pleasant manners, would maintain confidence; and what was more important still, he had it in his power to restore to the Bank something of its old solid foundation of capital.

You have heard how, at the time of disgrace and exile, he refused to wait for, and to receive, the fortune left him by his mother; and how he spoke of it as a "few thousands."

Those of us who are not born in the purple of King Plutus speak, and think, even of a "few thousands" with respect—some of us, with awe. This young man, however, was born and brought up in the world where thousands, to inspire respect, must be many, not few. I do not suppose that he ever asked the amount for which his father and Mr. Emanuel Osbert were joint trustees: he was beyond the consideration of a "few" thousands: he saw himself the sole heir to wealth which appeared inexhaustible. And I believe that, after five years of life in the depths and the low-levels, he had forgotten the existence of that fortune, or believed vaguely that, like the solid bulk of the family wealth, it was all in the hands of his father.

Now the few thousands were a very solid lump indeed: his mother's portion was £20,000: for five-and-twenty years this money had been administered by an able and honest trustee, Mr. Emanuel Osbert. If you sit down and calculate what that sum may come to in five-and-twenty years at four per cent. and compound interest, you will find that it amounts to more than double that sum. In short, the "few" thousands were originally twenty and were now over forty.

Therefore, when the train arrived at Waterloo the wanderer and exile was met by Mr. Osbert and Dr. Aylwin.

There was a good deal to explain after the hand-shaking: Frank only had the left hand to do it with, the right being still in a sling. There was a very serious consultation, in consequence of which an adjournment took place to a certain City Bank, where business of great importance was hurriedly transacted.

It was business of such very great importance that the little arrangement by which the two rivals were to present themselves at the moment appointed, and not till then—was knocked down to Athelston that same day.

Frank was back again. It was the day before the tryst. He stood before his beloved. His arm, as I have said, was still in a sling; but there were no other signs of the shot-wounds which had riddled him. A tall and comely youth, when he went away: a big and handsome man when he came back. And with the light in his eyes which made the girl drop her own eyes, and set her heart a-beating and her cheek aflame. He had not, then, forgotten. As for the other—well—somehow, she was not thinking of the other.

"I've come a day too soon, Nell," said Frank. "But there are reasons. I thought to find my father as I left him. And now he is—as you know."

"So long as you have come back," she stammered.

"Jack saved my life," he said gravely. "Please remember that. There is nothing—nothing—even—" But he checked himself. "Nothing that would be too great a sacrifice in return."

"Frank saved my honour," said Jack with equal solemnity. "I owe him more than I could ever repay."

"To-morrow, Frank," said Mr. Osbert, "you must go into the market and receive the congratulations of the people. Come, now, to see your father."

Sir Peter lived in a corner of the great house. Servants and footmen, carriages and coachman—all were gone. It was understood that he could not leave his room. It was not understood that he could no longer keep up his old



*The Town-crier rang his bell with zeal.*



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establishment. He sat in a chair all day beside the fire, or in the sunshine of the window, and he talked wandering nonsense to his nurse.

At the sight of his son his face lit up with a gleam of memory, but only for a moment. He murmured something about debt and vices, and turned away. His mind and his memory were both gone. A soft and gentle childhood lay upon his face.

Frank spoke to him. It was useless. The explanations, the retractions, the regret which he had looked for would never be spoken.

"Henceforth, Frank, you are yourself the Head of the House. Your cares begin to-morrow."

The busiest day of the week—the only busy day—of the little town is Market Day. On that day the farmers drive in with their samples for the Corn Exchange: on that day the hucksters set up their stalls in the Market Place. There are the butchers' stalls: the poultry stalls: the drapery and mercery stalls: the gingerbread and cake stalls: the cheese and butter stalls: the fruit stalls: the herbalist's stall, where you can buy a medicine for any disease under the sun: and there, crowding the place, are the countryfolk and the townfolk, happy in the weekly excitement of animation and loud talk.

Market Day is also the one busy day at the Bank. All day long there is paying-in: all day long there is paying-out. Market Day is also the one busy day for the old-fashioned Inn next to the Bank, whose steps and hall are crowded all the morning, whose commercial-room is filled with travellers, and whose two-o'clock ordinary is "used" by the most substantial farmers of the country.

The Bank opens its doors at ten.

Now, on this morning, when the shopkeepers opened their places, they stood at their doors, or they ran from door to door with some unwelcome news. And when the farmers drove in and put up their spring-carts in the courtyards of the inns, they were greeted with whispers, murmurs, or open talk. What started these reports? No one knows: the news had come down from London, perhaps. A sense of uneasiness had been slowly growing, perhaps, and now came to a head. No one knows: and no one, after the event, took the trouble to inquire. The ugly rumour ran that Elsing's Bank had failed.

It had not failed: but there is no smoke without fire: it was in such imminent danger that had the panic broken out a week before in any of the Branches the Bank must have come down.

The news spread: all over the Market Place the people, in groups, told each other what had happened. No one asked for proof: no one asked if it was true. Elsing's Bank had failed.

By half-past nine the Market Place was crowded, but there was neither buying nor selling. The Corn Exchange was empty: outside the inn the farmers stood with agitated faces.

A quarter to ten: the doors would open in fifteen minutes. The crowd pressed down on that side of the Place: the voices grew louder: the strongest pushed their way to the front: they banged the doors with their sticks: they shouted, "Open! Open!" And from those behind them there arose a roar which had in it more of terror than of pity.

"Broke? Can they pay in cash? When shall we know? What shall we do?"

All their money was in the Bank: all the money of the farmers: all the money of the shopkeepers: the current accounts of all the country round were kept at this branch. And they said that the Bank was "broke"!

The doors were thrown open, the crowd surged in, shouting "Money! Money! We want our money!"

The Manager stood behind the counter. He knew that Mr. Frank had come back: he knew the arrangement which had been effected—he wanted time.

"The run has come," said the lawyer. "Thank Heaven you have come in time, Frank! Now, go and face the people. Make them a speech. A telegram will bring a messenger down from London in an hour and a half. Your security was not long in being wanted. Don't be afraid. You will stop the run, and the Bank will be stronger than ever."

"Money!" said the Manager. "Of course you shall have your money. When did Elsing's fail to give you your money?"

"You've got fifty pounds of mine," said a burly farmer. "I want that back. Give me my fifty pounds."

"I want seventy pounds." "I want twenty pounds." They fought with each other to get to the counter.

The two clerks stood at the back, pale and trembling. The Manager remained undaunted, leaning forward on his hands on the counter.

"You fools!" he said, "you great fools! Do you suppose that I am going to hand you money across the counter because you are bawling for it? Get out, all of you, and draw your cheques in order, and bring them back."

"Give me pen and ink, then," cried the man who wanted his fifty pounds, brandishing a cheque-book.

"No, I won't. Get out, and draw your cheques somewhere else. You are not going to bully me. Draw out every penny of your balance. Get out, I say, and come back with your cheques."

They looked at each other: the position of the Manager was unassailable: they retired, loudly threatening. They were succeeded by another lot, who were also met with the same treatment.

"I want all my money," said one. "Tell me how much it is."

"Put your pass-book in the place provided," said the Manager. "It shall be made up to-day, and you shall have the book to-morrow morning, when you can draw your balance."

The first attack on the Bank was met. But they were all drawing cheques. In every shop they were hastily drawing cheques. They came back with these cheques. "Go slow—go slow," said the Manager. "Count everything twice over. Give me each cheque to look at."

He took one. "You want to draw your whole balance?" he asked. "Then draw it for the right amount? You don't know what it is? Then get your pass-book and find out. Fifty pounds? Certainly." He handed the cheque to his clerk. "How will you have it? Now for you. What's this? Account over-drawn." And so on, slowly examining every cheque, while the clerks, with exasperating carefulness, slowly counted the gold, and entered the number of the notes.

"Now is your turn, Frank."

Most of the people had forgotten the lad who had grown up among them. Nobody recognised in the big man in the stained khaki costume, with his arm in a sling, the son of Sir Peter Elsing. Mr. Osbert came with him, and the Doctor. The town crier also accompanied him. This functionary, who wears a blue frock-coat with brass buttons, and a cocket hat with gold lace, worn after the manner of the great Napoleon, carried a bell, which might have been borrowed from the church tower, so big and sonorous it was.

Mr. Osbert mounted the steps of the Market Cross. The town crier rang his bell with zeal. Then he shouted: "Oyez! Oyez! Oyez!" and the people turned.

"While you are waiting to get your cheques cashed," cried Mr. Osbert, "you may listen to Mr. Frank Elsing, who came back from South Africa yesterday. He has been wounded, as you may see. You must not press upon him."

Then Frank took his place upon the steps, and silence fell upon the people, and at the sight of the uniform and the wounded arm and the thought of the war, they forgot for the moment even the panic and the dreadful fear of losing their money.

"Friends all," said Frank. "It is five years since I went away. And to come back and find a run upon the old Bank is the last thing that I expected. What? After all these years do you think that Elsing's Bank—my people's Bank—is going to fail you? Not a bit of it. Send in your cheques, all of you. As fast as the clerks can manage it they will pay you across the counter. It looks as if there's going to be a busy day for them doing it! Well, you will be pleased to hear that as there may not be enough money in the Bank to meet all your cheques at the moment, a messenger is on his way from London with a sackful of gold. He will arrive about twelve. It is now nearly half-past ten. I would advise you not to crowd the counter over there, because you only get in each other's way."

The crowd wavered. One voice cried, "Give us our money!" But no one followed. Then a farmer stood forward.

"Mr. Frank," he said, "I remember you very well. And I'm glad to see you back again. You look as if you mean what you say. Tell us again. Is our money safe?"

"Upon my honour," said Frank, "your money is safe. Upon my honour, a messenger is on his way with a bagful of gold. There is plenty in the Bank for ordinary business, but not enough for a panic. Sit down in peace and do your own business till that messenger arrives."

Then Mr. Osbert spoke.

"You all know me," he said. "What Mr. Frank Elsing has told you is true. All of you will be paid—to-day, if you desire it, and in full. My own balance is over £500—I leave it there."

The better sort began to fall back. There was still a crowd of those whose balances were small: they pressed and clamoured and squeezed into the outer office, and bawled at the counter: there was plenty of money for them.

Frank went on. "You trusted my father and his father before him. He is now, I grieve to find, unable to meet you. Perhaps you will be able to trust me as well as him. For, in future, I am to be the Director of the Bank."

He stayed there all the morning. He walked about the Market Place: he advised women who stood pale and trembling on the skirts of the crowd and reassured them: he found old friends: he went into the Inn and shook hands with the landlady, engaging a place for the ordinary: and he presented a face so cheerful and so inspiring that long before the messenger from London arrived the great pressure was over: the principal customers were reassured: and the people who had got their money were hanging about half ashamed of themselves. At half-past twelve the messenger arrived with a large leather bag strapped with steel to his wrist. He drove from the station with no appearance of haste, and made his way through the people within.

Frank stood on the doorsteps and called out, "Now you can all come up. I am very much obliged to you for waiting."

No one obeyed. The run had been stopped. The Bank was safe.

"Is it only safe for the moment?"

"Now you've come back it is safe altogether. Of late years I fear your father's judgment was not what it had been. You came in time."





*Frank took his place upon the steps, and silence fell upon the people.*



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DEAR MOTHER,—I cannot write a long letter this time, for I am so busy all day long, but as I promised to write every mail I am doing so. I must tell you that this place is stinking, and the quicker we get out of it the better it will be for us. Out of nine men in our tent there is only one and another that has escaped illness. One man has gone in hospital, and the others are suffering from dysentery. It is terribly weakening, and I hope that "LAMPOUGH'S PYRETIC SALINE" will arrive in time, for it has proved a splendid thing. I have doctored the men with it, and have only one dose left, so I shall have to trust in Providence if I turn up queer. I have only had about three doses of it myself, for you cannot see others had and know that you have a remedy in your haversack.—I remain, your loving son, WILLIE (Private Allen, Army Post Office Corps.)  
(Needless to say, a supply has been sent him.)

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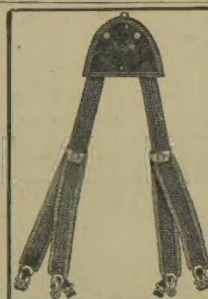
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And now you understand why that dramatic scene arranged so long before never came off. Frank dined with the farmers: with him sat the Manager, rejoicing inwardly and outwardly calm and superior. The company were subdued and ashamed: the new Director, however, was affable and forgiving: he talked as if a run upon the Bank was quite a natural and even a common occurrence.

Next day there was a paragraph in the London papers—

Yesterday the country town of Athelston in Essex presented a scene of the wildest excitement. A rumour was spread abroad early in the morning that Elsing's Bank—the local branch of which is the only Bank in the town—had failed. It was market day: the town was full: and the panic that followed will not readily be forgotten. Sir Peter Elsing, the Director, is confined to the house, but fortunately his son, Mr. Francis Elsing, who has just returned invalided from South Africa, was able to stay the panic, and to persuade the people to draw out their money in order and quietly. All who presented cheques received payment. The larger depositors abstained from the run, and in the afternoon confidence was so far restored that almost all who had withdrawn their money brought it back to the Bank.

It was not till five in the afternoon that Frank presented himself—not in the ruins of the Castle, but in the dark panelled old room that they called Oliver Croniwell's Library.

"I have missed my appointment, Nell," he said. "Am I too late?"

"Jack has been here," she replied, with hanging head.

"And you told him?"

"I told him—Oh! Frank, must I repeat what I told him?"

Nay. There was no need. If explanations were wanted, they might come after.

"We shall now," said the Doctor, later on that evening, "carry on the Society of the Gentlemen of Athelston. The new Vicar plays whist. We shall not have to fall back, as I feared, on double, or even single dummy."

"I've had a splendid time," said Frank. "Five years' adventures to remember." He sighed. "And now I've got to settle down at the Bank, where I began, to a hum——" Nelly looked up with a reproachful smile. "No, Nell, not a humdrum life at all."



THE END.

## LONDON



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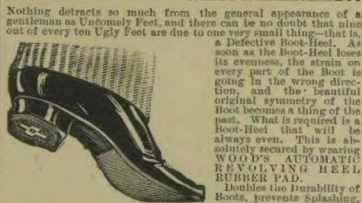
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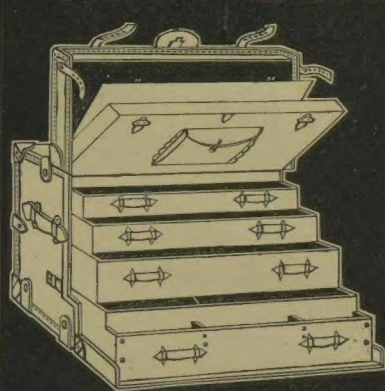
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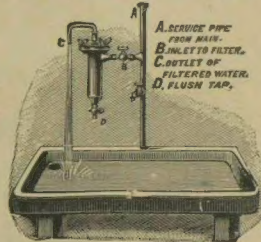
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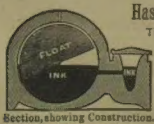
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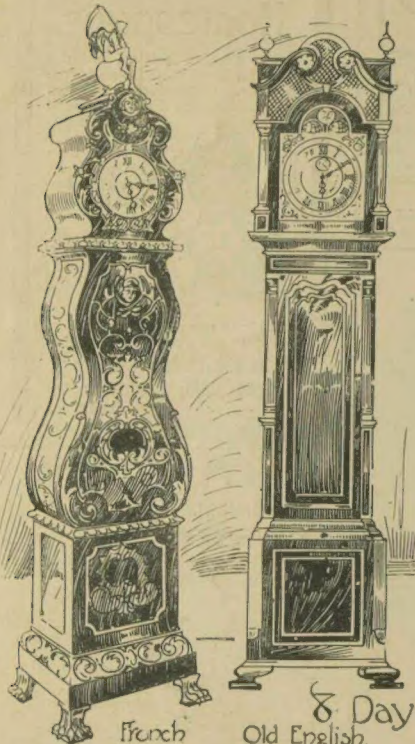
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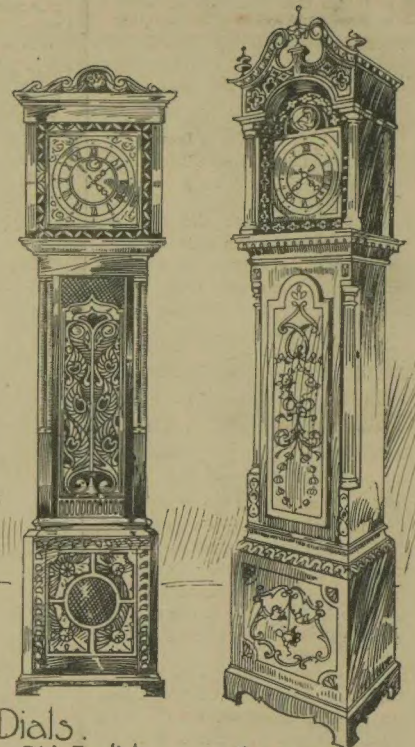
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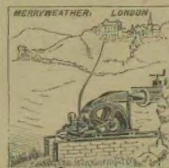
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